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ABSTRACT

The document is a guide to a consumer education course; the course format is a series of several activity-based miniunits for each of 15 instructional areas: components of life styles, decision making, settling conflicts, budgeting, handling and controlling family income, credit, interest rates, savings institutions, family financial security, investment, effective consumerism, advertising, consumer aids and protection, legal relations, and consumer guides. There are more activities listed for each instructional area than can be completed in the time indicated, so that teachers may choose the activities most effective for their own situations. Each instructional area is introduced by its course goal and behavioral objectives, followed by several miniunits, and an annotated resource list. The one-page miniunit format is: area, topic, time, behavioral objective, performance objectives, activities, and resources. The learning activities teach effective consumerism by student participation in the marketplace, either by hypothetical or actual selection, comparison, and evaluation. A community resource list for the Greater San Diego (California) area and suggested uses for such innovative materials as the telephone book and the mail order catalog complete the guide. (AJ)

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ED118804

Mrs. Krzyzewski

JAN 29 1976

Course Notes and Suggestions

—for—

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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CONSUMER EDUCATION

CE006337

SWEETWATER UNION HIGH SCHOOL DISTRICT

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CONSUMER EDUCATION

PREFACE

The need for consumer education in our consumer oriented society is a vital part of our youth's education. The students must have a broad understanding of the marketplace in relation to themselves, their homes, and their families. This kind of learning is a continuing, life-time process, or consumer education.

The course is structured to be student activity oriented; thus, the students will learn to be effective consumers by participating in the marketplace. either by hypothetical or actual selection, comparing, and evaluating.

This guide is to be used as a tool for experimentation and implementation of ideas. The performance objectives in each case should be met, yet evaluated. There are more activities listed in each area than can be completed in the time allowed; however, each teacher will need to choose the most effective activities for her own situation.

The format has been structured into mini-units thus allowing any behavioral objective to be pulled out and used in any applicable subject area. Special features of the guide are color coding of course goal and objectives pages; community resource list; suggested innovative materials; and the supplementary book which includes supplements and packets.

CONSUMER EDUCATION

BEHAVIORAL OBJECTIVES

The learner will be able to recognize the influences that shapes the life style of individuals and families. 1.01

The learner will be able to identify ways in which available resources may be used to create a satisfying life style. 1.02

The learner will be able to compare the similarities and differences in attitudes, values, standards, and goals. 1.03

The learner will be able to identify personal values and goals. 1.04

The learner will be able to select standards that might result from a value. 1.05

The learner will be able to classify decisions according to rational, spur-of-the-moment, or habitual. 2.01

The learner will be able to explain how one decision will affect future decisions. 2.02

The learner will be able to explain the risks resulting from the alternatives of a decision. 2.03

The learner will be able to describe environmental factors and resources that contribute to a persons ability to make decisions. 2.04

The learner will be able to solve a problem using the decision making process. 2.05

The learner will be able to identify disagreements that result from differences in values, goals, or means of achieving goals. 3.01

The learner will be able to list and explain the methods for resolving conflicts among the persons involved. 3.02

The learner will be able to identify each stage of the family life cycle. 4.01

The learner will be able to describe possible financial conflicts in the newlywed stage. 4.02

The learner will be able to recognize costs that families encounter during the expanding family stage. 4.03

The learner will be able to identify financial problems that arise in the crowded stage. 4.04

The learner will be able to describe possible financial conflicts that occur during the teenage stage. 4.05

The learner will be able to describe the financial responsibilities of the launching stage. 4.06

The learner will be able to describe the financial needs of the empty nest stage. 4.07

The learner will be able to identify financial problems that may occur during the retirement stage. 4.08

The learner will be able to describe financial conflicts that occur due to the lack of a budget. 4.09

The learner will be able to plan and develop a budget for a selected stage of the life cycle. 4.10

The learner will be able to analyze methods for handling income in order to meet the needs of family members. 5.01

The learner will be able to complete and balance a checking account, the most common method of controlling family income. 5.02

The learner will be able to describe other banking services as additional means of handling money. 5.03

The learner will be able to describe the roles of credit in society. 6.01

The learner will be able to explain the various forms of credit, the sources, and the functions of each. 6.02

The learner will be able to explain how credit ratings are established. 6.03

The learner will be able to analyze a credit contract. 7.01

The learner will be able to explain the Truth-in-Lending Act. 7.02

The learner will be able to analyze the cost of credit. 7.03

The learner will be able to evaluate the relationship of goals to a savings program. 8.01

The learner will be able to list and describe the types of savings institutions. 8.02

The learner will be able to recognize the reasons for insurance. 9.01

The learner will be able to analyze key factors in selecting insurance. 9.02

The learner will be able to describe the provisions of the various types of life insurance. 9.03

The learner will be able to describe the provisions of the various types of health insurance. 9.04

The learner will be able to describe the provisions of the various types of property and liability insurance. 9.05

The learner will be able to describe the functions of social insurance. 9.06

The learner will be able to identify the various type of investments. 10.01

The learner will be able to state available sources of investment information. 10.02

The learner will be able to recognize factors that influence consumer behavior. 11.01

The learner will be able to develop effective shopping skills. 11.02

The learner will be able to recognize buying guide information for the merchandise. 11.03

The learner will be able to recognize buying guide requirements for services. 11.04

The learner will be able to recognize and control impulse buying. 11.05

The learner will be able to compare types of stores in order to find goods and services at the right prices, and to meet the shopper's needs. 11.06

The learner will be able to follow correct shopping etiquette. 11.07

The learner will be able to effectively communicate with the salesperson. 11.08

The learner will be able to recognize his responsibility as a consumer-citizen. 11.09

The learner will be able to explain the role of advertising in society. 12.01

The learner will be able to identify sources of advertisements. 12.02

The learner will be able to recognize advertising appeal techniques. 12.03

The learner will be able to identify advertising propaganda techniques. 12.04

The learner will be able to recognize advertising promotional techniques. 12.05

The learner will be able to identify regulations on advertising. 12.06

The learner will be able to analyze advertisements. 12.07

The learner will be able to describe the information available from private and business sources. 13.01

The learner will be able to describe the consumer protection provided by governmental agencies. 13.02

The learner will be able to describe the consumer protection provided by governmental laws. 13.03

The learner will be able to identify common legal problems of consumers. 14.01

The learner will be able to recognize legal consumer protection. 14.02

The learner will be able to evaluate and select food products according to quality, cost, appearance, and need. 15.01

The learner will be able to evaluate and select clothing according to quality, cost, appearance, and need. 15.02

The learner will be able to evaluate and select furniture according to quality, cost, appearance, function, and need. 15.03

The learner will be able to evaluate and select home furnishings according to quality, cost, appearance, function, and need. 15.04

The learner will be able to evaluate and select appliances according to quality, cost, appearance, function, and need. 15.05

The learner will be able to evaluate and select new or used cars according to quality, cost, appearance, performance, function, and need. 15.06

The learner will be able to evaluate and select toys according to quality, cost, appearance, and need. 15.07

COMPONENTS OF LIFE STYLES

COURSE GOAL:

The learner will be able to identify the interrelated nature of present attitudes, values, standards, and goals that result in an understanding of life styles. 1.0

BEHAVIORAL OBJECTIVES:

The learner will be able to recognize the influences that shape the life styles of individuals and families. 1.01

The learner will be able to identify ways in which available resources may be used to create a satisfying life style. 1.02

The learner will be able to compare the similarities and differences in attitudes, values, standards, and goals. 1.03

The learner will be able to identify personal values and goals. 1.04

The learner will be able to select standards that might result from a value. 1.05

MINI-UNITS

AREA: Components of Life Styles

TOPIC: Influences That Shape Life Styles

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to recognize the influences that shape the life styles of individuals and families. 1.01

PERFORMANCE OBJECTIVES: The learner will be able to name in writing three factors contributing to a pattern of living.

ACTIVITIES: Invite guest speakers from various occupations with differing life styles. Refer to packet #1, p. 1-2.

Use a transparency or flannel board to illustrate the influences that shape a life style.

View TV programs and relate influences that shape a life style.

Refer to alternative learning experiences in packet #1, p. 17.

RESOURCES: Irelan, Lola, Low Income Life Styles, U. S. Department of Health, Education and Welfare.

Moore, Berneice Milburn, Families of America, Hogg Foundation for Mental Health.

Thal, Helen and Gunthrie, Lois, "Dynamics of Teaching," Journal of Home Economics, December, 1969, Vol. 61, No. 10, pp. 762-767.

Bell, Camille G. and Fallon, Berlie J., Consumer and Homemaking Education, Interstate Printers and Publishers, Inc., p. 3-61.

Penney's Forum, Spring/Summer, 1970 pp. 16-22.

Financing a New Partnership Kit - J. C. Penney

Television

MINI-UNITS

AREA: Components of Life Styles

TOPIC: Resources Used to Create a Satisfying Life Style

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to identify ways in which available resources may be used to create a satisfying life style. 1.02

PERFORMANCE OBJECTIVES: The learner will list in writing three resources that affect a way of life.

The learner will list in writing their own resources.

ACTIVITIES: Students listen to taped interview or case studies to identify resources. Examine and contrast spending patterns. Identify ways in which decisions in spending reflect life style. For further details refer to packet #1, p. 3. Alternative Learning Experiences, p. 17.

Case studies from Consumer and Homemaking Education, pp. 3-61.

View filmstrip Financing a New Partnership

RESOURCES: Taped interview

Bell and Fallon, Consumer and Homemaking Education, The Interstate Printers & Publishers, Inc., p. 3-61.

Fifteen Families, Reprinted from the Christian Science Monitor, Ginn and Company, 1967.

Starr, Management for Better Living, D. C. Heath and Company, pp. 24-28, 89-91.

Life Styles, packet #1.

Financing a New Partnership, filmstrips from J. C. Penney Company

3-M Transparencies.

MINI-UNITS

AREA: Components of Life Styles

TOPIC: Identification of Attitudes, Values, Standards, and Goals

TIME: 1 day

BEHAVIORAL OBJECTIVES: The learner will be able to compare the similarities and differences in attitudes, values, standards, and goals. 1.03

PERFORMANCE OBJECTIVES: The learner will be able to write a definition and give an example of attitudes, values, standards and goals.

The learner will be able to record and rank his own values.

ACTIVITIES: Students will complete open ended sentences:

I like / I don't like	attitudes
I want / I don't want	goals
I believe / I don't believe	values
Things should be / Things should not be	standards

Students complete and discuss Check List of Value Descriptions, Supplement #1

View filmstrip, Awareness: Insight into People

Organize groups and view case studies.

RESOURCES: Raines, Managing Livingtime, Chas. A. Bennett Co., Chapter 1

Goodyear and Clohr, Managing for Effective Living, John Wiley and Sons, Inc., Chapter 2.

Bell and Fallon, Consumer and Homemaking Education, The Interstate Printers and Publishers, Inc., pp. 3-61.

Awareness: Insight into People, Filmstrip, J. C. Penney Co.

3-M Transparencies
CE-71

MINI-UNITS

AREA: Components of Life Styles

TOPIC: Personal Values and Goals

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to identify personal values and goals. 1.04

PERFORMANCE OBJECTIVES: The learner will be able to list in writing values and goals important to them at the present time.

The learner will be able to list in writing sources of his own values.

ACTIVITIES: Students bring to class an object of any kind or a picture which depicts, describes, or identifies what they would like to achieve. For further details refer to packet #1, pp. 5-6.

Write a paper on "My Philosophy of Life."

Students examine and discuss value sources.

Make a bulletin board or transparency of "Values Development and Influences" Penney's Forum, p. 8.

RESOURCES: Goodyear and Klohr, Chapter 2.

Life Styles, packet #1.

Five Dollars for Johnny, packet #2.

Penney's Forum, Fall/Winter 1968 "Values" p.3, "Values Development and Influences" p. 8.

3-M Transparencies.

MINI-UNITS

AREA:	Components of Life Styles
TOPIC:	Selecting Standards from Values
TIME:	1/2 day
BEHAVIORAL OBJECTIVE:	The learner will be able to select standards that might result from a value. 1.05
PERFORMANCE OBJECTIVES:	Given a value, the learner will be able to select in writing two standards that might result from that value.
ACTIVITIES:	Given three articles (pans, toasters, dresses) and three values, students select an article for each value and state what standards are reflected in their choice.
RESOURCES:	Starr, pp. 365-368 3-M Transparencies

SUGGESTED RESOURCES

COMPONENTS OF LIFE STYLES

Awareness: Insight into People $11.50 (on loan from your local J.C.Penney Co. store)	Unit designed to help improve the student's understanding of himself and other people.	J. C. Penney Co., Inc. 1301 Avenue of the Americas, New York, N.Y. 10019
Consumer and Homemaking Education, Bell & Fallon	The book presents a series of case studies dealing with values, goals, and standards.	The Interstate Printers & Publishers, Danville, Illinois, 1971.
Families of America Berniece Melburn Moore, 10¢	Discusses similarities and variations in patterns of family living in America and suggests programs to meet the needs of students from these families.	Hogg Foundation for Mental Health The University of Texas Austin,Texas 78712,1967
Fifteen Families, Staff and special correspondents of the Christian Science Monitor.	Stories of how families from a variety of countries, cultures, and economic groups cope with their rapidly changing worlds.	Ginn and Company, 1967
Financing a New Partnership, $1.00. (On loan from your local J.C.Penney Co. store)	Case studies included in the kit might be used in exploring differences in life styles and in use of resources.	J. C. Penney Co., Inc. 1301 Avenue of the Americas New York, N.Y. 10019
Forum - Fall/Winter 1968 "Values Development and Influence"	Chart for use in a transparency or development of a bulletin board.	J.C.Penney Co., Inc.
Forum - Spring/Summer 1970 "Middle-Class Misconceptions about Lower-Class Families"	Several articles exploring life styles.	J. C. Penney Co., Inc.

Journal of Home Economics, Vol. 61, #10, December, 1969, "Dynamics of Teaching" Helen Thal & Lois Guthrie	Discusses teaching consumer education in the context of the life styles of individuals and families.	American Home Economics Association, 1600 Twentieth St.,N.W. Washington D.C. 20009
Low Income Life Styles, Lola M. Irelan, U.S. Dept. of HEW, Welfare Admin., Research Div.,Pub. #14, .35	Discussion of family organization, children's preparation for school, health care and economic behavior.	U.S. Government Printing Office, Superintendent of Documents, Washington, D.C. 20402
Managing Livingtime, Margaret Raines	Chapter 1 - use as a reference.	Chas. A. Bennett Co.,Inc. Peoria, Illinois, 1964
Managing for Effective Living, Goodyear & Klohr	Chapter 2 - deals with interrelationship of values and goals, sources of values, and conflicting values.	John Wiley & Sons, Inc. 1965
Management for Better Living, Starr	Chapter 1 - deals with choices made by individuals in determining the kind of life they want.	D. C. Heath & Co., Lexington, Mass., 1968
3-M Transparencies	A series of transparencies dealing with all aspects of attitudes, values, standards, and goals.	3-M Company

DECISION-MAKING

COURSE GOAL:

The learner will be able to make and carry out decisions according to his abilities and environmental situation. 2.0

BEHAVIORAL OBJECTIVES:

The learner will be able to classify decisions according to rational, spur-of-the-moment, or habitual. 2.01

The learner will be able to explain how one decision will affect future decisions. 2.02

The learner will be able to explain the risks resulting from the alternatives of a decision. 2.03

The learner will be able to describe environmental factors and resources that contribute to a persons ability to make decisions. 2.04

The learner will be able to solve a problem, using the decision making process. 2.05

MINI-UNIT

AREA:	Decision Making
TOPIC:	Rational, Spur-of-the-moment, or Habitual Decisions
TIME:	1/2 day
BEHAVIORAL OBJECTIVE:	The learner will be able to list decisions according to rational, spur-of-the-moment, or habitual. 2.01
PERFORMANCE OBJECTIVES:	Given a list of five decisions, the learner will classify them as rational, spur-of-the moment, or habitual.
ACTIVITIES:	View transparencies, magazine pictures or books depicting various kinds of decisions. Have students classify the decisions as rational, spur-of-the-moment, or habitual. Students list and classify their own decisions throughout one day. Discuss impulse buying.
RESOURCES:	Transparencies Magazines or books Penney's Forum Fall/Winter 1968, "Impulse Buying Doesn't Exist" p. 16

MINI-UNIT

AREA:	Decision Making
TOPIC:	One Decision Affects Future Decisions
TIME:	1/2 day
BEHAVIORAL OBJECTIVE:	The learner will be able to explain how one decision will affect future decisions. 2.02
PERFORMANCE OBJECTIVES:	The learner will explain in writing how one decision will affect a future decision.
ACTIVITIES:	Develop a case study on how a decision affects future decision. Read the case situation and organize buzz sessions to answer guide line questions, then conduct class discussion. Read and discuss case studies.
RESOURCES:	Bell and Fallon, Consumer and Homemaking Education, pp 223-25 Penney's Forum Fall/Winter 1968, Decision Making p. 14-15

MINI-UNIT

AREA: Decision-Making

TOPIC: Risks Resulting from Decision Alternatives

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to explain the risks resulting from the alternatives of a decision. 2.03

PERFORMANCE OBJECTIVE: The learner will explain in writing two risks resulting from the alternatives of a decision.

ACTIVITIES: Organize students into groups. Have them react to a situational decision: how to obtain a paperback. Students discuss possible alternatives as:

steal
borrow
read at the bookstore
buy at a discount
go see the movie
buy at a bookstore

MINI-UNIT

AREA: Decision Making

TOPIC: Environmental Factors and Resources Contributing to Decisions

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to describe the environmental factors and resources that contribute to a persons ability to make decisions. 2.04

PERFORMANCE OBJECTIVES: The learner will list three values that influence spending decisions.

The learner will list two other factors that influence his own spending decisions.

ACTIVITIES: View filmstrip and listen to record The Consumer Decides.

Use transparencies and case study in Five Dollars for Johnny -influence of values on spending decisions-Packet #2.

Using a case study, identify values and have students make spending decisions according to these values. Refer to Penney's Forum pp. 4-7.

Using the transparency, discuss other factors that contribute to making decisions. Refer to Penney's Forum, p. 9.

Use "The Consumer in the Market Place" and "Consumer Decision-Making Process"-in Forum, pp. 18-21.

Analyze recent personal purchases to understand influential factors.

RESOURCES: The Consumer Decides, J. C. Penney Company filmstrip and record.

Penney's Forum, Fall/Winter 1968, pp. 4-7, 9

Five Dollars for Johnny, Packet #2

3-M Transparencies

Forum, Spring/Summer, 1971 pp. 18-21

MINI-UNIT

AREA:	Decision Making
TOPIC:	The Decision Making Process
TIME:	1 day
BEHAVIORAL OBJECTIVE:	The learner will be able to solve a problem using the decision making process. 2.05
PERFORMANCE OBJECTIVES:	The learner will list all the steps in the decision making process. Given a situation the learner will make a decision using the decision making process.
ACTIVITIES:	View filmstrip and listen to record Decision Making for Consumers. Use bulletin board in Decision Making for Consumers kit and discuss the components. Create a situation and work in small groups to write a decision making plan. Use Supplement #9 for homework.
RESOURCES:	Decision Making for Consumers, J.C. Penney Company filmstrip, record, pamphlets, and bulletin board. Starr, Management for Better Living pp. 10-12, 34-40 Goodyear-Klohr Managing for Effective Living Chapter 3 Case Studies- Consumer and Homemaking Education.

SUGGESTED RESOURCES

DECISION MAKING

Consumer and Homemaking Education Bell and Fallon	A number of case studies available for decision making.	The Interstate Printers & Publishers, Inc., Danville, Illinois 61832
Decision-Making for Consumers, Filmstrip $11.50 (On loan from your local J. C. Penney Co. Store)	The unit is designed to provide a tool for teaching the intellectual approach to decision-making.	J. C. Penney Co., Inc. 1301 Avenue of the Americas, New York, N. Y. 10019
Forum Fall/Winter 1968 "Suggested Role-Playing Situations" "Decision-Making"	Discussion and activities on decision-making.	J. C. Penney Co., Inc.
Spring/Summer 1971 "The Consumer in the Market Place" "Consumer Decision-Making Process"	An excellent presentation of the decision making process.	J. C. Penney Co., Inc.
Managing for Effective Living, Goodyear and Klohr	Chapter 3 deals with the decision making process.	John Wiley & Sons, Inc.
3 M Transparencies	Deals with the influences upon decision making	3 M Company
Management for Better Living, Mary Catherine Starr	PP. 10-12, 34-40 deals with the decision making process.	D. C. Heath and Co., Lexington, Mass. 1968
The Consumer Decides, Filmstrip $4.25 (On loan from your local J. C. Penney Co. Store)	The filmstrip relates consumer rights and responsibilities to consumer satisfaction with purchases.	J. C. Penney Co., Inc.

SETTLING CONFLICTS

COURSE GOAL:

The learner will be able to solve conflicts when two or more persons have a disagreement over goals, values, or the means of achieving goals. 3.0

BEHAVIORAL OBJECTIVES:

The learner will be able to identify disagreements that result from differences in values, goals, or means of achieving goals. 3.01

The learner will be able to list and explain the methods for resolving conflicts among the persons involved. 3.02

MINI-UNIT

AREA: Settling Conflicts

TOPIC: Identifying Disagreements

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to identify disagreements that result from differences in values, goals, or means of achieving goals. 3.01

PERFORMANCE OBJECTIVE: Given a case study, the learner will identify in writing desagreements that result from differences in values, goals, or means of achieving goals.

ACTIVITIES: Use case studies, TV shows, or personal experience to identify disagreements. Discuss the strain caused between the persons.

RESOURCES: Landis & Landis, Personal Adjustment in Marriage & Family Living, Prentice Hall, Inc.

Wes[illegible]ake, Relationships, Ginn & Co.

Television

Bell and Fallon, Consumer & Homemaking Education.

MINI-UNIT

AREA: Settling Conflicts

TOPIC: Methods for Settling Conflicts

TIME: 1/2 day

BEHAVIORAL OBJECTIVES: They will be able to list and explain methods for resolving conflicts among the persons involved.

PERFORMANCE OBJECTIVE: Given a case study, the learner will list and explain in writing the methods used to resolve conflicts among the persons involved.

ACTIVITIES: Using the following methods of settling conflicts, set up role play situations, buzz groups, or case studies for analysis:

- Struggling and dominating
- Voluntary submission
- Compromise
- Consensus
- Acceptance of difference
- Integration

Use the cases from What Would You Have Done

RESOURCES: Magazines

Television

Bell & Fallon, Consumer & Homemaking

What Would You Have Done from Penney's Forum, Spring/Summer 1971, pp. 16-17.

BUDGETING

COURSE GOAL:

The learner will be able to plan and control a budget for any stage of the family life cycle. 4.0

BEHAVIORAL OBJECTIVES:

The learner will be able to identify each stage of the family life cycle. 4.01

The learner will be able to describe possible financial conflicts in the newlywed stage. 4.02

The learner will be able to recognize costs that families encounter during the expanding family stage 4.03

The learner will be able to identify financial problems that arise in the crowded stage. 4.04

The learner will be able to describe possible financial conflicts that occur during the teenage stage. 4.05

The learner will be able to describe the financial responsibilities of the launching stage. 4.06

The learner will be able to describe the financial needs of the empty nest stage. 4.07

The learner will be able to identify financial problems that may occur during the retirement stage. 4.08

The learner will be able to describe financial conflicts that occur due to the lack of a budget. 4.09

The learner will be able to plan and develop a budget for a selected stage of the life cycle. 4.10

MINI-UNIT

AREA: Budgeting

TOPIC: Identify Life Cycles

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to identify each stage of the life cycle. 4.01

PERFORMANCE OBJECTIVE: The learner will list in writing each stage of the life cycle.

ACTIVITIES: Develop a bulletin board of the family life cycle to use for discussion.

Make transparencies of the family life cycle for viewing:

-newlywed stage
-expanding family stage
-crowded stage
-teenager stage
-launching stage
-empty nest stage
-retirement stage

Students develop a list of typical remarks about financial problems that might be overheard in families during various stages of the life cycle. Such as:

-I don't know why I can't have a new dress. Everybody is getting a new one for the prom.

-This house is too large for just the two of us. We've got to move into a smaller house or apartment.

RESOURCES: Use packet #5 AHEA Helps - The Family Life Cycle

Visual Master: Family Life Cycles

MINI-UNIT

AREA: Budgeting

TOPIC: The Newlywed Stage

TIME: 1/2 day

BEHAVIORAL OBJECTIVES: The learner will be able to describe possible financial conflicts in the newlywed stage. 4.02

PERFORMANCE OBJECTIVE: The learner will state in writing two financial conflicts in the newlywed stage.

ACTIVITIES: Students interview a young married couple on financial conflicts. Record information and bring to class for discussion.

Tape an interview of a newlywed couple questioned on financial adjustments and problems.

Students listen to the tape and discuss.

Use simulation game in the filmstrip kit - Financing a New Partnership

Read and discuss case studies "Plans Incorporated" & "Over Which Threshold"

Use for discussion Part III in A Date With Your Future, pp. 18-19.

RESOURCES: Case Studies:

Bell and Fallon, Consumer and Homemaking Education, pp. 111 and 115.

Filmstrip: Financing a New Partnership, J. C. Penney Company, Inc.

Marriage and Money, Association Films, Inc.

Film: Personal Financial Planning

Booklets: Guide to Budgeting For the Family U.S. Gov. Printing Office

Guide to Budgeting For the Young Family, U.S. Gov. Printing Office

MINI-UNIT

RESOURCES: (Continued)

Just Married, Follett Educational Corp.

A Date With Your Future, Educational Division, Institute of Life Insurance

MINI-UNIT

AREA: Budgeting

TOPIC: The Expanding Family Stage

TIME: 1/2 day

BEHAVIORAL OBJECTIVES: The learner will be able to recognize costs that families encounter during the expanding family stage. 4.03

PERFORMANCE OBJECTIVE: The learner will list in writing 7 expenditures that arise in the expanding family stage.

ACTIVITIES: Students interview families or question a guest speaker on the costs of child bearing and raising of the pre-school child. Record information and discuss.

Students make a listing of the costs revealed.

Use for discussion Part IV in A Date With Your Future, pp. 28-30.

RESOURCES: Booklet: A Date With Your Future, Educational Division, Institute of Life Insurance

Guest speaker

MINI-UNIT

AREA:	Budgeting
TOPIC:	The Crowded Stage
TIME:	1/2 day
BEHAVIORAL OBJECTIVES:	The learner will be able to identify financial problems that arise in the crowded stage. 4.04
PERFORMANCE OBJECTIVE:	The learner will identify in writing two financial problems that arise in the crowded stage.
ACTIVITIES:	Read and discuss case Studies- "Fate or Cooperation" and "Wear & Tear" Students prepare a playlet on the crowded stage, showing financial problems. Students view a family oriented T.V. show. List findings and report to the class.
RESOURCES:	Case studies: Bell and Fallon, pp. 32 and 109 Television

MINI-UNIT

AREA:	Budgeting
TOPIC:	Teenager Stage
TIME:	1/2 day
BEHAVIORAL OBJECTIVE:	The learner will be able to describe possible financial conflicts that occur during the teenage stage. 4.05
PERFORMANCE OBJECTIVE:	The learner will list in writing three financial conflicts that occur during the teenage stage.
ACTIVITIES:	Students, working in buzz groups, develop a list on financial conflicts that occur during the teenage stage. Read and discuss case study, "The Long and Short of It" page 108
RESOURCES:	Case studies: Bell and Fallon, Consumer and Homemaking Education Raines, Managing Livingtime, pp. 55-57

MINI-UNIT

AREA:	Budgeting
TOPIC:	The Launching Stage
TIME:	1/2 day
BEHAVIORAL OBJECTIVE:	The learner will be able to describe financial responsibilities of the launching stage. 4.06
PERFORMANCE OBJECTIVE:	The learner will list in writing two financial responsibilities of the launching stage.
ACTIVITIES:	Select a class member to lead a discussion on the high cost of being a college student or getting married. Include all possible expenditures, including their share in maintaining the home. Read and discuss case studies "One Step Forward" and "A Case for Rational Thinking"
RESOURCES:	Case studies: Bell and Fallon, Consumer and Homemaking Education, pp. 89 and 93

MINI-UNIT

AREA: Budgeting

TOPIC: The Empty Nest Stage

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the financial needs of the empty nest stage. 4.07

PERFORMANCE OBJECTIVE: The learner will describe in writing two financial needs of the empty nest stage.

ACTIVITIES: Students interview a family on the financial needs of the empty nest stage. Bring information to class for discussion.

Divide the class into groups for discussion on the financial needs of the empty nest stage. Some related topics for discussion:

-Couples divorce after 25 years of marriage

-Men fear retirement at age 65

-Women go back to work after children are married

RESOURCES: Starr, Management for Better Living, pp. 357-362

Landis & Landis, Personal Adjustment, Marriage, and Family Living, Chapter: Family Life Cycle

MINI-UNIT

AREA: Budgeting

TOPIC: The Retirement Stage

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to identify financial problems that may occur during the retirement stage. 4.08

PERFORMANCE OBJECTIVE: The learner will identify in writing two financial problems that may occur during the retirement stage.

ACTIVITIES: Tape an interview of a couple in the retirement stage questioned on financial adjustments and problems. Students listen to the tape and discuss.

Students tell of personal experiences such as grandparents and their adjustment to the retirement cycle.

For review or pre-test use supplement #2.

RESOURCES: Starr, Management for Better Living, pp. 357-362

Landis & Landis, Personal Adjustment, Marriage, and Family Living, Chapter: Family Life Cycle

MINI-UNIT

AREA: Budgeting

TOPIC: No spending plan

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe financial conflicts that occur due to the lack of a budget. 4.09

PERFORMANCE OBJECTIVE: Given a situation in a particular stage of the life cycle, the learner will list in writing 2 financial conflicts that may occur without a budget.

ACTIVITIES:

Use the case study, "No Spending Plan," pp. 99 from Consumer & Homemaking Education.

Student list on the board financial problems that occur without a budget - relate these to the needs in the life cycle stage.

Use the 3M Transparency 42-C "Spending Without a Plan is Risky Business."

Use role play, act out a family situation, analyze and discuss.

Use Chapter 20 pp. 379 in Consumer Economic Problems.

Tape interview of family with no budget.

RESOURCES:

Goodyear and Klohr, Management for Effective Living, Chapter 8.

Landis & Landis, Personal Adjustment, Marriage, and Family Living, Chapter 19.

Bell & Fallon, Consumer Homemaking Education

3M Transparencies 42-C

Wilson & Eyster, Consumer Economic Problems, South-Western Publishing Co. Chapter 20

MINI-UNIT

AREA: Budgeting

TOPIC: Planning a Budget

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to plan and develop a budget for a selected stage of the life cycle. 4.10

PERFORMANCE OBJECTIVE: The learner will develop, in writing, a budget for a young married couple.

ACTIVITIES:

Review filmstrip, A New Look at Budgeting, Your Money and You, and Your World and Money.

Use Moderns Make Money Behave, booklet.

Use A Date with Your Future.

Read to students magazine or newspaper articles dealing with budgeting. Example: 1967 McCalls, on financial adjustments of six families.

Use Chapter 19 from Consumer Economic Problems for charts and questions for discussion.

Use Financing a New Partnership.

Have students work in groups and plan several budgets for various life cycle stages.

Use It's Your Decision - Money Management packet #3.

Use Consumer Carrousel - packet #4.

RESOURCES:

Filmstrips: A New Look at Budgeting, Your Money and You, Your World and Money - Money Management Institute of Household Finance Corporation.

A Date With Your Future, Institute of Life Insurance.

Moderns Make Money Behave, Institute of Life Insurance.

SUGGESTED RESOURCES

BUDGETING

A Date With Your Future (free-quantity for class)	A booklet dealing with goals, financial responsibilities as a single adult, a young married couple, and a growing family.	Educational Division, Institute of Life Insurance 277 Park Avenue New York, New York 10017
Consumer Economic Problems, W. Harmon Wilson & Elvin S. Eyster, Chap. 19	This book presents the concept of free enterprise, principles of the marketplace and application of business principles to personal and family finance. Half of the book is principles of economics and half is on consumer economics. 650 pages	South-Western Publishing Co. 5101 Madison Road Cincinnati, Ohio 45227 7th Ed., 1966, $5.16
Family Living, Evelyn Duvall	Chapters: Family Life Cycle, How Families Grow and Change, Meeting Needs at Each Stage of Cycle	Macmillan, 1961
Financing a New Partnership, $1.00 - or loan	Includes reference sheets on understanding your income, adding a new member to the family, and financing major purchases. It also includes a game and case studies.	J.C. Penney Co., Inc. 1971
Guide to Budgeting for the Family, Guide to Budgeting for the Young Family, 10¢ each	Steps in developing a spending plan for young couples and families with children.	U.S. Gov't. Printing Office Superintendent of Documents, 1967
Just Married, 69¢ each	Develop insights into modern personal financial planning through newlyweds learning to manage money.	Follett Educational Corp. Chicago, Illinois
Knowing How to Budget and Buy, Herbert W. Bohlman, 87¢	Classroom activities in budget and consumer buying. Simply written to appeal to slow learner.	Follett Publishing Co. Educational Opportunities Division, 1968

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Management for Better Living, Starr	p. 257-362	D.C. Heath & Co. Boston, 1963
Managing for Effective Living, Goodyear and Klohr	Chapter 8 deals with managing money to realize goal values. It includes spending plans.	John Wiley & Sons, Inc. 2nd Ed. N.Y., N.Y.
Managing Livingtime, Margaret Raines	Part II Chapter 1 deals with Planned Spending	Chas. A. Bennett Co., Inc. Peoria, Illinois 2nd. Ed.
Management for You, Cleo Fitzsimmons & Nell White	Managing the Family Income deals with sources of income procedures and problems in money mangement.	J.B. Lippincott Co. Philadelphia
Moderns Make Money Behave, (free-quantity for class)	A booklet dealing with money management, health and life insurance.	Educational Division, Institute of Life Insurance 277 Park Avenue N.Y., N.Y. 10017
Money Management: Your Budget	A pamphlet of 35 pages that relates goals, fixed-flexible expense, present and future costs to a budget.	Household Finance Corp. Prudential Plaza Chicago, Illinois 60601
Money Mangement: For Young Moderns	An 18 page pamphlet including easy to use charts on wise handling of money for teenagers.	Household Finance Corp. Prudential Plaza Chicago, Illinois 60601
Marriage and Money Filmstrip color - 67 frames $3.00 (free loan)	Discusses importance of money and budget problems that young people must face. Emphasizes problem solving and decision making.	Association Films, Inc. 600 Madison Avenue N.Y., N.Y. 10022

A New Look at Budgeting, Filmstrip color - 88 frame $1.75	Illustrates one family plan for money management based on income, current needs and wants and future goals.	Money Management Institute Household Finance Corp.
Organizing Possessions to Achieve Goals Transparencies Home Economics #27	Assists in analyzing wants and needs, identifying goals and assessing resources.	3M Company Visual Products Div.
Personal Adjustment Marriage and Family Living, Landis & Landis	Chapter: Family Life Cycle, Chapter 19	Prentice Hall, 1966
Personal Financial Planning, film	Money management as newlyweds	Nat. Consumer Finance Assoc. 10006 16th St. N.W. Washington, D.C. 20036
Resource Kit for Teaching Consumer Education - Budgeting, $22.50 (5 units)	Includes games, role play situations, transparency masters and a pamphlet on developing personal and family budgets.	Changing Times, Educational Service 1729 H. St. N.W. Washington, D.C. 20026 1970
The Consumer and His Dollars, David Schoenfeld and Arthur A. Natella	Covers major topics in consumer education. 365 pages	Oceana Publications, Inc. 40 Cedar St. Dobbs Ferry, N.Y. 10522 1971, $6.00
Thresholds to Adult Living, Craig	Chapter: Family Firsts	Bennett, 1962

MINI-UNIT

RESOURCES: (Continued)

Magazines and newspapers

Wilson and Dyster, Consumer Economic Problems

Financing a New Partnership, J. C. Penneys

Starr, Management for Better Living, pp. 386-417

Landis & Landis, Personal Adjustment, Marriage, and Family Living

Goodyear & Klohr, Managing for Effective Living, Chapter 8

Your Family and Its Money, Helen M. Thal & Melinda Halcombe	A text in family finance. Includes 20 pages of resource materials including audio-visuals.	Houghton Mifflin Co. 1110 Tremont St. Boston, Mass. 02107 1968, $4.80
Your Money and You filmstrip from Money Management Institute	Correlates with the booklet, "Your Budget"	Household Finance Corp. Prudential Plaza Chicago, Illinois 60601
Your World and Money filmstrip from Money Management Institute	Correlates with the booklet, "Your Budget"	Household Finance Corp. Prudential Plaza Chicago, Illinois 60601

HANDLING AND CONTROLLING FAMILY INCOME

COURSE GOAL: The learner will be able to analyze methods for handling and controlling family income. 5.0

BEHAVIORAL OBJECTIVES:

The learner will be able to analyze methods for handling income to meet the needs of family members. 5.01

The learner will be able to complete and balance a checking account, the most common method of controlling family income. 5.02

The learner will be able to describe other banking services as additional means of handling money. 5.03

MINI-UNIT

AREA: Handling & Controlling Family Income

TOPIC: Methods of Handling Family Economy

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will analyze methods of handling income in order to meet the needs of family members. 5.01

PERFORMANCE OBJECTIVE: The learner will list and explain in writing four methods of handling income.

ACTIVITIES: Discuss situations where each of the following methods would be applicable.

- -a family council
- -the dole system
- -the allowance method
- -the remainder-divided plan
- -the family checking account
- -dividing financial responsibilities

Students may work in small groups.

Outside assignment: try one of the above methods at home.

Interview families that use various methods.

RESOURCES: Raines, Managing Livingtime, pp. 56-57

Starr, Management for Better Living, pp. 406-411

Interviews.

MINI-UNIT

AREA: Handling and Controlling Income

TOPIC: Checking Account

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to complete and balance a checking account, the most common method of controlling family income. 5.02

PERFORMANCE OBJECTIVE: Given situation:

- -The learner will correctly write a check.
- -The learner will accurately compute a checking account balance.
- -The learner will balance a statement against a checking account.

ACTIVITIES: Use the How and Why of Banking kit, Units III and IV.

View filmstrip, The Importance and Advantages of Checks.

Students fill out worksheets on Checks and Checking Accounts.

View film, Back of Every Promise.

Use AHEA Helps, Checking Account--A Service to You, packet #6

Use Roman & Finch, Family Financial Management Kit.

View film, Paying by Check.

MINI-UNIT

RESOURCES: (Continued)

The How and Why of Banking, Kit

Better Buymanship: Dollar Sense, Co.-Ed. Chapter 2

Roman and Finch, Family Financial Management Kit

Checking Account-A Service to You, packet #6 AHEA Helps

Eyster and Wilson, Consumer Economic Problems Chapter 10

Paying by Check- film, American Bankers Assoc.

MINI-UNIT

AREA: Handling and Controlling Finances

TOPIC: Banking Services

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe other banking services as additional means of handling money. 5.03

PERFORMANCE OBJECTIVE: The learner will list in writing five banking services.

ACTIVITIES: List and discuss various bank services such as savings accounts, travelers checks, cashiers checks, bank money orders, trust services, safe-deposit boxes, bank credit cards, government bonds, or bank by mail.

View filmstrip An Overview of Bank Services.

Use Unit I in the How and Why of Banking, Kit.

Use AHEA Helps You Can Bank on It, packet #7.

Invite a guest speaker from a local bank. (Videotape if possible).

RESOURCES: Eyster & Wilson, Consumer Economic Problems, Chapter 11.

How and Why of Banking, Kit.

AHEA Helps You Can Bank On It, packet #7.

Guest speaker.

Using Bank Services, booklet.

SUGGESTED RESOURCES

HANDLING AND CONTROLLING INCOME

Back of Every Promise, Film - 30 minutes	Story of commercial banks and services	Continental Illinois Bank and Trust Company 231 S. La Salle Street Chicago, Illinois
Better Buymanship Dollar Sense	Booklet of concise information on financial management.	Co-Ed Editors, Scholastic Magazines, Incorporated New York, New York
Consumer Economic Problems, Tyster & Wilson	Chapter 10 and 11. Contains information charts and questions for discussion.	South-Western Publishing Company
Family Financial Management, John C. Roman and Robert Finch	A kit which contains Transactions and Business Papers, Record Book, Checkbook and Files.	South-Western Publishing Company
Managing Livingtime, Raines	Adopted text; includes methods of handling income.	Chas. A. Bennett Company Incorporated, Peoria, Ill.
Management for Better Living, Starr	Includes methods of handling income.	D. C. Heath & Company Boston, Massachusetts
Paying by Check Filmstrip, free loan	14 1/2 minutes, filmstrip on how to write checks and handle a checking account.	Public Relations Dept., American Bankers Assoc. 90 Park Avenue New York, N.Y. 10016
Using Bank Services, Free copy to teachers	40-page booklet includes family finance and all bank services.	Banking Education Committee American Bankers Assoc. 90 Park Avenue New York, N.Y. 10016

CREDIT

COURSE GOAL: The learner will be able to analyze credit as a resource for attaining family goals. 6.0

BEHAVIORAL OBJECTIVES: The learner will be able to describe the roles of credit in society. 6.01

The learner will be able to explain the various forms of credit, the sources, and the functions of each. 6.02

The learner will be able to explain how credit ratings are established. 6.03

MINI-UNIT

AREA: Credit

TOPIC: Roles of Credit

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the roles of credit in society. 6.01

PERFORMANCE OBJECTIVES: The learner will define in writing the term credit.

The learner will list in writing and give an example of the roles of credit in society.

ACTIVITIES: Students view transparencies on the roles of credit
- -stabilize the economy
- -promote business formation
- -expand production
- -raise the level of living

Collect credit slogans and advertisements to develop a bulletin board illustrating the wide and varied use of credit.

Students, working in buzz groups, consider the effect on individuals, families, and the economy if we could not buy homes, cars, T. V. sets, etc. on credit.

Students view film, The Littlest Giant.

RESOURCES: Raines, Managing Livingtime, pp. 73-76.

Wilson and Eyster, Consumer Economic Problems, pp. 151-152

Film - The Littlest Giant, National Consumer Finance Association.

MINI-UNIT

AREA: Credit

TOPIC: Forms and Functions of Credit

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to explain the various forms of credit, the sources and functions of each. 6.02

PERFORMANCE OBJECTIVE: The learner will name in writing four sources of credit.

The learner will list in writing two advantages and disadvantages of credit.

The learner will be able to state in writing the various forms of credit and the functions of each.

ACTIVITIES: Discuss the various forms of credit available to the consumer

- Service credit
  - Utilities, professional services
- Sales credit
  - Charge account, revolving account, installment, other accounts such as layaway, credit and bank cards.
- Cash loans

Refer to Types and Sources of Consumer Credit in It's Your Money Manage It Wisely, p. 17.

Work in groups or individually to investigate the kinds of credit available in the community.

View filmstrip - Credit: A Consumer Resource

Collect and compare credit application for various forms of charge accounts available in the community.

Interview parents on advantages and disadvantages of charge accounts.

Discuss "The credit card is a way of life for today's consumer"

Discuss problems in the use and care of credit cards.

Use a guest speaker on sources for credit (pawnbroker, credit union, bank)

View film King's X

Discuss reasons for borrowing money.

Discuss sources for loans - for details see Packet #8.

Explore differences in term and installment loans and their usefulness to the consumer.

Use transparencies on credit. For further details refer to Packet #8.

Use the game, Consumer Rummy, for review - Packet #9

RESOURCES:

Wilson and Eyster, Consumer Economic Problems, Chapter 22

Filmstrip - Credit: A Consumer Resource, J. C. Penney Co., Inc.

Credit and You - Packet #8

Consumer Rummy - Packet #9

Pamphlet - It's Your Money Manage It Wisely, Money Management Institute, p. 17.

Fall/Winter Forum 1968, J. C. Penney Co., p. 24.

How to Choose and Use Retail Credit, Sears, Roebuck, and Co.

MINI-UNIT

AREA: Credit

TOPIC: Credit Rating

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to explain how credit ratings are established. 6.03

PERFORMANCE OBJECTIVE: The learner will explain in writing how a credit rating is established.

ACTIVITIES: View film on Credit - Man's Confidence in Man

Investigate and discuss the basis on which credit is granted
- personal characteristics
  (debt record, stability of residence)
- financial ability
  (income, stability of employment, amount of debt)
- financial resources
  (saving, checking accounts, real or personal property)

Use the three C's for measuring credit ratings in It's Your Credit Manage It Wisely, p. 13.

Students do role playing dealing with consumers being interviewed for charge accounts or cash loans.

Have a guest speaker from the credit bureau discuss credit investigations and credit information exchange (video tape if possible)

Discuss the importance of maintaining a good credit rating - Use Chapter 22 of Consumer Economic Problems.

Students develop a list of recommendations for protecting a credit rating.

Use Are You a Good Credit Risk? Packet #8

Discuss teenage credit, A Date With Your Future, p. 16

Investigate in the community the kinds of credit available to the teenager.

RESOURCES:

Wilson and Eyster, Consumer Economic Problems, Chapter 22

Film - Credit -- Man's Confidence in Man
Modern Talking Picture Service

Guest speaker from Credit Bureau

Pamphlet - A Date With Your Future, Inst. of Life Insurance, It's Your Credit Manage It Wisely, Money Management Institute, Fall/Winter Forum 1968 - J. C. Penney Co., p. 13

Credit and You, Packet #8

SUGGESTED RESOURCES

CREDIT

All About Credit .25¢	An 18-page booklet that tells how credit ratings are established, where to borrow money, how much you should buy on the installment plan and sets up guidelines on safe limits for family debt.	Changing Time Reprint Service, 1729 H St., N.W. Washington, D.C. 20006
Consumer Economic Problems Wilson and Lyster	Chapter 22 deals with the forms and functions of credit, and how credit ratings are established.	Southwestern Publishing Company, 5101 Madison Road, Cincinnati, Ohio 45227
Credit...A Blessing, Not a Burden	A booklet that tells how credit is granted by banks and stores and discusses the pros and cons of teenage charge accounts.	Associated Credit Bureau of America, Inc. 6707 S.W. Freeway Houston, Texas 77036
Credit - Man's Confidence In Man, (30 min.)	Film deals with the history of credit - how consumers are rated - the importance of a good credit rating.	Modern Talking Picture Picture Service 2400 7th St. Los Angeles, Calif. DU7-7221
Credit: A Consumer Resource, $8.00 (On loan from your local J. C. Penney Company Store)	The package contains a three-part filmstrip, case studies, transparencies, and a teachers guide. Major ideas of the unit-attitudes about credit, different types of credit, reasons for and against credit, and shopping for credit.	J.C. Penney Co., Inc.
Fall/Winter Forum 1968	Pg. 24 - "Understanding Credit," page 13 - "Debt - How Much is Too Much?"	J.C. Penney Co.
How's Your Credit?	Booklet explains why it is important to pay bills promptly.	Associated Credit Bureau of America, Inc.

How To Choose and Use Retail Credit	Booklet deals with types of credit, credit agreements and contracts. Excellent!	Sears, Roebuck, and Co.
It's Your Credit Manage It Wisely .50¢	A booklet dealing with credit rating, types of credit, and cost of credit.	Money Management Institute Household Finance Corporation Prudential Plaza, Chicago, Ill. 60601
King's X, loan, 25 min.	How a credit union helps a young family in financial difficulty.	Calif. Credit Union League, A-V Services-Ideal Pictures 1840 Alcatraz Ave. Berkeley, Calif. OL4-3006
The Littlest Giant Color film, 14 min. Free loan	Cartoon treatment of function of consumer credit and its importance to the family and the economy.	National Consumer Finance Assoc. 1000 16th St. N. W. Wash. D. C. 20036 Association Films
Managing Your Family's Credit free	A brochure available on credit.	Cooperative Extension Service, Michigan State University, East Lansing, Michigan
Mind Your Money .15¢	A series of three 14-page leaflets covering "When You Spend," "When You Shop," and "When You Use Credit."	Money Management Institute, Household Finance Corp. Prudential Plaza, Chicago, Ill. 60601
Resource Kit for Teaching Consumer Education-Borrowing, $22.50 (5 units)	Script and transparencies for presentation on use of credit and its function in the economy.	Changing Times Education Series, 1729 H St. N. W. Washington, D. C. 20026

Teaching Kit for Consumer Finance, Carl D. Hawver	Discusses extent of consumer credit and its role in the economy. Includes a script for a taped radio program "Who Gets the Credit" that could be adapted as a classroom skit.	National Consumer Finance Assoc. Educational Services Division 100 Sixteenth Street Washington, D. C. 20036 1966
Using Installment Credit Clyde William Phelps	Pamphlet on installment credit.	Commercial Credit Corp. Educational Division Baltimore, Maryland
Understanding Consumer Credit Herbert W. Bohlman and Edna McCaull Bohlman (free)	Discusses problems and advantages involved in consumer credit and installment buying.	Follett Educational Corp., Chicago
Using Our Credit Intelligently, Wm. J. Cheyney Single copy free to educators	Consider all aspects of consumer credit and its influence on the national economy.	National Foundation for Consumer Credit 1411 K. St., N. W. Wash., D. C. 20005
Wise Use of Credit Barbara Wiley 50¢	Learning activities packet for independent study of credit in consumer education.	Hughson Union High Sch. ESEA Title III Project P. O. Box 98 Hughson, Calif. 95326
The Wise Use of Credit Color film, 11 min. free loan	Emphasizes such areas as credit rating, types of credit, credit costs, criteria for use of credit and attitudes toward credit.	National Consumer Finance, 1000 16th St. N. W., Wash. D. C. 20036 Association Films

INTEREST RATES

COURSE GOAL: The learner will be able to recognize that credit costs money and the total cost is dependent upon the type of interest which the lender uses. 7.0

BEHAVIORAL OBJECTIVE: The learner will be able to analyze a credit contract. 7.01

The learner will be able to explain the Truth-in-Lending cut. 7.02

The learner will be able to analyze the cost of credit. 7.03

MINI-UNIT

AREA: Interest Rates

TOPIC: Credit Contract

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to analyze a credit contract. 7.01

PERFORMANCE OBJECTIVE: The learner will list in writing the two basic types of written agreements.

The learner will state in writing what should be included in a credit contract.

The learner will define in writing two contract clauses.

ACTIVITIES: View transparency of The Credit Contract Packet #8

Discuss types of written agreements It's Your Credit Manage It Wisely, pp. 24

Bring to class copies of contracts for study.

Students, working in groups, analyze and discuss

- -provision of the contract
- -clauses that protect the seller
- -responsibilities of the borrower
- -responsibilities of the creditor

Use "Checkpoints on Installment Contracts," Consumer Economic Problems, pg. 441 to analyze contracts.

Use a quest speaker from a bank collection agency or a credit manager of a department store to discuss default in payments.

Develop a list of possible consequences of default in payments.

View film, What is a Contract

MINI-UNIT

ACTIVITIES: (Continued)

Refer to Chapter 23 of Eyster for questions for discussion.

RESOURCES: Wilson and Eyster, Consumer Economic Problems, Chapter 23

Credit and You - Packet #8

Film - What is a Contract, Coronet Film

Pamphlet- It's Your Credit Manage It Wisely, Money Management Institute, pp. 24

MINI-UNIT

AREA: Interest Rates

TOPIC: Truth-in-Lending Act

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to explain the Truth-in-Lending Act, 1968.

PERFORMANCE OBJECTIVE: The learner will learn to write the two important disclosure requirements of the Truth-in-Lending Act.

ACTIVITIES: Select a student to give a special report on the "Truth in Lending Act"

Refer to pp. 38 Law and the Consumer for discussion on the law.

Special assignment- Students investigate State disclosure laws similar to the Federal Government. Give written or oral reports on the information.

View film, Truth in Lending

RESOURCES: Wilson and Eyster, Consumer Economic Problems Chapter 23

Kelly, Robert E., Law and The Consumer, Houghton Mifflin Co., Boston, Massachusetts

Film: Truth in Lending

Pamphlet: It's Your Credit Manage It Wisely, Money Management Institute, pp. 15

MINI-UNIT

AREA: Interest Rates

TOPIC: Analyze the Cost of Credit

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to analyze the cost of credit. (CJ3)

PERFORMANCE OBJECTIVE: The learner will, within 3 writing 90% accuracy in which interest is figured.

Given an interest problem, the learner will compute the annual interest rate.

ACTIVITIES: Discuss interest rates and methods of computing interest. Refer to Law and the Consumer, pp. 33-36

- >simple interest
- >interest on unpaid balance
- >add on interest
- >discounted interest

Discuss additional credit charges

- -service or finance charge
- -investigation fee
- -loan insurance

Review the Truth-in-Lending Act as they relate to credit charges

Use transparencies to show how to figure interest rates.

Develop a list of factors that influence the cost of credit. Refer to It's Your Credit Manage It Wisely, pg. 15.

Suggest ways in which the cost of credit may be reduced

- -increased down payment
- -positive credit rating
- -shopping for credit
- -larger payment over a shorter time

MINI-UNIT

ACTIVITIES: (Continued)

[illegible]

[illegible]

[illegible]

RESOURCES: Ratcliff, Robert H., Law and the Consumer, pp. 31-36

Wilson and Eyster, Consumer Economic Problems, pg. 433

Editors of Co-ed, Dollar Sense, Better Buymanship, Chapter 5.

Pamphlet It's Your Credit Manage It Wisely, MMI., pg. 13 and 15

Transparencies

Newspaper

Better Buymanship Service, "Dollar Sense"	Chapter 6 deals with interest and figuring the rate of interest.	[illegible] Publications Magazines, Inc. [illegible]
Consumer Economic Problems	Chapter 23 deals with installment credit and figuring of interest rates.	South-Western Publishing Company, 5101 Madison Road, Cincinnati, Ohio 45227
Facts About Borrowing and Credit	Two 16-page booklets to aid consumers in everyday money management. Information about types of credit, how to determine annual rates and resources for help.	Better Business Bureau
It's Your Credit, Manage it Wisely 50¢	A booklet dealing with credit rating, types of credit, and cost of credit.	Money Management Institute Household Finance Corp. Prudential Plaza Chicago, Illinois 60601
Law and the Consumer, Robert H. Ratcliffe	Book reviews credit and the consumer, contracts, breach of contract and basic principles of consumer law.	Houghton Mifflin Company 110 Tremont Street Boston, Mass. 02107
Truth in Lending, free loan	Film deals with the Truth-in-Lending Law	Federal Reserve Banks and Federal Reserve Brand Banks Publication Services, Division of Administrative Services, Board of Governors of Federal Reserve System Washington, D.C. 20551
What is a Contract Coronet Films, 10 min.	Film deals with the essential elements of a legal contract.	The Craig Corporation 3410 La Cienega Los Angeles, California WE 6-6171

SAVINGS INSTITUTIONS

COURSE GOAL: The learner will be able to compare services offered by savings institutions. 8.0

BEHAVIORAL OBJECTIVES: The learner will be able to evaluate the relationship of goals to a savings program. 8.01

The learner will be able to list and describe the types of savings institutions. 8.02

MINI-UNIT

AREA: Savings Institutions

TOPIC: Relating Goals to a Savings Program

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate the relationship of goals to a savings program. 8.01

PERFORMANCE OBJECTIVE: Given a specific goal, the learner will develop, in writing, a savings plan to achieve that goal.

ACTIVITIES:

View film, A Penny Saved, Modern Talking Pictures

Have students list, either individually or in small groups, some decisions that must be made before developing a savings plan. Refer to Dyster, pg. 365.

Have students list goals for savings.

View filmstrip, Savings, Interest, and Loans from How and Why of Banking kit.

Use savings example on pp. 14 and 15 in A Date with Your Future.

Interview families with savings program and compare goals.

Have special student assignment of taping interviews.

Working in small groups, the students will choose a goal and write a savings plan to achieve it.

Use a bulletin board to show how teenagers can save to achieve goals.

RESOURCES:

Savings, Interest, and Loan from How and Why of Banking kit

A Date with Your Future, booklet, pp. 14-15 Institute of Life Insurance

Dyster & Wilson, Consumer Economic Problems pp. 365-375

MINI-UNIT

AREA: Savings Institutions

TOPIC: Types of Savings Institutions

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to list and describe the types of savings programs and savings institutions. 8.02

PERFORMANCE OBJECTIVE: The learner will list, in writing, all types of savings programs and institutions, giving the advantages and disadvantages of each.

ACTIVITIES:

Invite a guest speaker from one or two savings institutions (Videotape if possible).

Discuss the types of savings, the advantages and disadvantages of each.

Possibly view filmstrip, Making Money Work for You from the County Audio Visual Department (1954).

Use Unit II from How and Why of Banking. Have students complete worksheets.

Refer to Chapter 19 in Eyster for questions for discussion.

Have students investigate various rates of interest. Discuss differences in interest payments. At various rates, compute how much you would now have if you saved $1 a month since you were 12.

Use a bulletin board to illustrate types of savings institutions.

RESOURCES:

How and Why of Banking, kit.

Eyster and Wilson, Consumer Economic Problems, pp. 165, 187 and 365-375.

Better Buymanship - Dollar Sense, Co-Ed.

A Date with Your Future, booklet, pp. 15-16.

SUGGESTED RESOURCES

SAVINGS INSTITUTIONS

A Date with Your Future, free for classroom quantity	A booklet dealing with goals and savings, how much and where to save.	Educational Division Institute of Life Insurance 277 Park Ave. New York, New York 10017
A Penny Saved Film, 15 min. free loan	A story of three young couples and their ideas about thrift and money management. Explains credit union system and its contribution to financial planning.	Modern Talking Pictures
Better Buymanship: Dollar Sense	A booklet on all aspects of financial management.	Co-Ed Better Buymanship Books 904 Sylva Ave. Englewood Cliffs, N.J. 07632
Consumer Economic Problems, Lyster & Wilson	Chapters 10, 11, and 19 all deal in some degree with shaping programs and institutions.	South-Western Publishing Co. 5101 Madison Road Cincinnati, Ohio 45227
Managing for Effective Living, Goodyear & Klohr	pp. 157-160 includes information on savings security	John Wiley and Sons, Inc. New York
Managing Livingtime, Raines	pp. 77-88 refers to saving money with a purpose	Chas. A. Bennett Co., Inc. Peoria, Illinois

Resource Kit for Teaching Consumer Education Saving, $22.50 (5 units)	Includes transparency masters which develop the concept of saving to achieve goals, student activity file and a series of quotations on savings.	Changing Times Education Service, 1729 H Street NW Washington, D.C. 20026 1970
Savings, Interest, and Loans, filmstrip and Unit II (free)	Complete unit on savings including filmstrip, transparencies and worksheet.	How and Why of Banking California Bankers Assoc. Hartford Plaza, San Francisco, CA 94108
Thresholds to Adult Living, Hazel Thompson Craig, $5.52	Chapter 19 discusses the areas of savings, investment, and insurance.	Chas. A. Bennett Company Peoria, Illinois 1969
Time-Life Book of Family Finance, Carlton Smith and Richard Pratt	Teacher resource for the field of personal finance and consumer education.	Time-Life Books New York
Your Savings and Investment Dollar 15¢	Discusses all areas of savings and investing to achieve personal goals.	Money Management Institute Household Finance Corp. Prudential Plaza, Suite 3200 Chicago, Illinois 60601

FAMILY FINANCIAL SECURITY

COURSE GOAL:

The learner will be able to recognize that reaching family financial security is dependent upon wise money management. 9.0

BEHAVIORAL OBJECTIVES:

The learner will be able to recognize the reasons for insurance. 9.01

The learner will be able to analyze key factors in selecting insurance. 9.02

The learner will be able to describe provisions of the various types of life insurance. 9.03

The learner will be able to describe the provisions of the various types of health insurance. 9.04

The learner will be able to describe the provisions of the various types of property and liability insurance. 9.05

The learner will be able to describe the functions of social insurance. 9.06

MINI-UNIT

AREA: Family Financial Security

TOPIC: Reasons for

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to recognize the reasons for insurance. 9.01

PERFORMANCE OBJECTIVE: The learner will write the definitions of five general insurance terms.

The learner will be able to list in writing three purposes of insurance.

ACTIVITIES: Have students list ways in which insurance helps people in personal financial losses.

Refer to p. 20 in A Date with Your Future

Use Unit I and II in Policies for Protection

Invite a guest speaker to discuss insurance costs (Videotape if possible)

Examine case studies to determine whether or not insurance would offer the kind of protection needed for the family situation.

Discuss the functions of insurance - savings or protection

RESOURCES: A Date with Your Future, p. 20, booklet

Policies for Protection, Units I and II, booklet

Dyster and Wilson, Consumer Economic Problems Chapter 30

Craig, Thresholds to Adult Living, Chapter 19

Guest speaker

MINI-UNIT

AREA: Family Financial Security

TOPIC: Selecting Insurance

BEHAVIORAL OBJECTIVE: The learner will be able to analyze key factors in selecting insurance. 9.02

PERFORMANCE OBJECTIVE: The learner will compare in writing the differences between a company and an agency.

Given two insurance contracts, the learner will accurately compare the costs of each.

The learner will identify, in writing, two special provisions in an insurance contract.

ACTIVITIES: Discuss such topics as
-selecting an insurance company
-comparing costs of policies
-selecting an insurance agent
-comparing an agency and company

Invite a guest speaker on laws governing the insurance industry. (Videotape)

Using the yellow pages of the phone directory, the student will:

-List types of insurance

-Write vocabulary words they do not understand

-List as many companies (not agencies) as they can

Bring in an insurance contract. Go over and discuss the content and costs.

Bring in an application for insurance, evaluate and discuss.

Discuss qualifications and special provisions of a contract.

Follow the newspaper 2 or 3 days to find the contents of various kinds of insurance ads.

MINI-UNIT

RESOURCES: (Continued)

Policies for Protection - Unit II, booklet

Telephone directory

Guest speaker

Newspapers

MINI-UNIT

AREA: Family Financial Security

TOPIC: Life Insurance

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to describe the provisions of the various types of life insurance. 9.03

PERFORMANCE OBJECTIVE: The learner will compare, in writing, the provisions of each type of life insurance.

Given a case study the learner will be able to identify, in writing, the life insurance need in that situation.

ACTIVITIES: Use Unit II and IV in Policies for Protection

Use A Date with Your Future, pp. 20-23

Invite a guest speaker to discuss the provisions of life insurance.

Read case studies and examine the life insurance needs.

Refer to Chapter 28 and Chapter 29 in Consumer Economic Problems for charts and discussion questions.

View any or all of the following films:

Life Insurance, What It Means and How It Works
Measure of a Man
For Some Must Watch
Time - and a Place to Grow

View the following films-trips:

Dollars for Security
Patterns for Protection

Bring in several life insurance policies to evaluate.

MINI-UNIT

ACTIVITIES: (Continued)

List the facts learned from examining this policy.

RESOURCES:

Policies for Protection, booklet
Institute of Life Insurance

A Date with Your Future, booklet
Institute of Life Insurance

Dollars for Security, filmstrip
Institute of Life Insurance

Patterns for Protection, filmstrip
District Office

Films:

Life Insurance, What it Means and How it Works and Measure of a Man from Modern Talking Pictures

For Some Must Watch and Time--and a Place to Grow from Association Films, Inc.

AHEA Helps, The Facts of Life Insurance - packet #10

Dyster and Wilson, Consumer Economic Problems Chapter 28 and 29.

Goodyear and Klohr, Managing for Effective Living, Chapter 9.

Craig, Thresholds to Adult Living, Chap. 19

How Much and What Kind of Life Insurance Should I Own, booklet, Connecticut Mutual Life

Helping You Plan Your Life Insurance, booklet Colorado State

Facts You Should Know About Life Insurance, booklet, Better Business Bureau

MINI-UNIT

AREA: Family Financial Security

TOPIC: Health Insurance

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the provisions of the various types of health insurance. 9.04

PERFORMANCE OBJECTIVE: Given a health insurance contract, the learner will list, in writing, all of the provisions.

The learner will list in writing all the types of health insurance and the sources available in the community.

ACTIVITIES: View film, Both Ends of Locust Street

Tape interview discussing several families health insurance programs. Bring to class and discuss the reasons for each.

Have students list the types of health insurance.

Discuss each of the types of health insurance hospital expense, surgical, general medical, major medical, and loss-of-income insurance.

Discuss how health insurance needs change as the family life cycle changes.

Use Unit II and Unit V in Policies for Protection

Use case studies and questions from A Date with Your Future, pp. 23-26.

Refer to pp. 560-565 in Consumer Economic Problems

Discuss the sources of health insurance available in the community.

Bring in a health insurance contract, evaluate and list the provisions.

View filmstrip, Dollars for Health

MINI-UNIT

ACTIVITIES: (Continued)

Use AHEA Helps - Be Sure- Insure Your Health packet #11

RESOURCES: Both Ends of Locust Street, film, Association Films

Policies for Protection, Unit II and V, booklet

A Date with Your Future, pp. 23-26, booklet

Eyster and Wilson, Consumer Economic Problems, pp. 560-565

Dollars for Health, filmstrip, Institute of Life Insurance

AHEA Helps, Be Sure - Insure Your Health, packet #11

Your Health and Recreation Dollar, MMI booklet

MINI-UNIT

AREA: Family Financial Security

TOPIC: Property and Liability Insurance

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the provisions of the various types of property and liability insurance. 9.05

PERFORMANCE OBJECTIVE: The learner will identify, in writing, three reasons for car insurance costs.

The learner will list in writing three ways he may be held liable.

ACTIVITIES: Have small groups investigate the following topics:

- -The costs of teenage car insurance for boys and girls.
- -When auto insurance may be void
- -What determines the cost--consumer deception
- -Driver behavior patterns and their relationship to automobile insurance costs.
- -Why companies drop clients

Invite a guest speaker (Videotape, if needed)

Bring in car insurance contract, evaluate and discuss its contents.

Discuss unusual or unexpected insurance claims involving liability in connection with homes, fire, theft, pets, business.

RESOURCES: A Family Guide to Property and Liability Insurance, booklet, Insurance Information Institute and Automobile Insurance for High School Students, booklet

Eyster & Wilson, Consumer Economic Problems, Chapter 27

MINI-UNIT

AREA: Family Financial Security

TOPIC: Social Insurance

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the functions of social insurance. 9.06

PERFORMANCE OBJECTIVE: The learner will state orally and in writing their social security number.

The learner will state in writing, the procedure to be completed by females upon marriage to change the name on their social security card.

The learner will list in writing at least three reasons for having a social security number.

The learner will list in writing all who benefit upon death of a worker.

ACTIVITIES: Students do individual reports on Social Security, Medicare, Medical, and Workmen's Compensation.

Contact Social Security Administration 232 West Ash St., San Diego for guest speaker, film and pamphlets.

If student does not have a Social Security number, have him apply.

Compare living costs at age 65 to the Social Security benefits received. Is it sufficient?

RESOURCES: Your Social Security - booklet, Social Security Administration.

Dollar Sense - from Co-Ed Better Buymanship Series pp. 49-51.

Eyster and Wilson, Consumer Economic Problems, Chapter 30

SUGGESTED RESOURCES

FAMILY FINANCIAL SECURITY

A Date With Your Future booklet, free - class quantity	Includes case studies questions and information.	Educational Division Institute of Life Insurance 277 Park Avenue New York, New York 10017
A Family Guide to Property and Liability Insurance	A 24 page booklet to present a non-technical picture of home and car insurance.	Insurance Information Institute 110 William Street New York, New York 10038
Automobile Insurance for High School Students free classroom quantities	A 6 page leaflet with brief description of basic coverings, costs, driver education discount, and financial responsibility laws.	Insurance Information Institute 110 William Street New York, New York 10038
Both Ends of Locust Street - film - free loan	A dramatized story of voluntary health insurance plans. Shows how to secure protection against medical emergency costs. 28 minutes	Association Films 799 Stevenson Street San Francisco, Calif. UN 1-5305
Casualty Insurance film - free loan	A survey of daily hazards covered by casualty insurance. 20 minutes	Association Films 799 Stevenson Street San Francisco, Calif. UN 1-5305
Consumers Can Protect Their Own Health 50¢	A 34-page booklet.	Council on Comsumer Information Colorado State College Greeley, Colorado

Consumer Economic Problems, Eyster & Wilson	Chapters 27, 28, 29, and 30.	South-Western Publishing Company 5101 Madison Road Cincinnati, Ohio 45227
Dollars for Health Dollars for Security filmstrips - free loan	-Deals with health insurance. -Deals with life insurance.	Institute for Life Insurance
Dollar Sense from Better Buymanship Series	Deals with insurance of all types and Social Security.	Co-Ed Better Buymanship Series
Facts You Should Know About Life Insurance 15¢	A 16 page pamphlet.	Better Business Bureau
For Some Must Watch film, free loan	How three families in trouble were aided by their life insurance agent.	Association Films
Helping You Plan Your Life Insurance, 50¢	A 36 page booklet.	Council on Consumer Information Colorado State College Greeley, Colorado
How Much and What Kind of Life Insurance Should I Own (free)	A 23 page booklet.	Connecticut Mutual Life Hartford, Connecticut
How to Choose Your Doctor, Hospital, and Health Insurance 50¢ booklet	A 32 page booklet.	Council on Consumer Information Colorado State College Greeley, Colorado
How to Stretch Your Money, 25¢	A 28 page pamphlet.	Public Affairs Pamphlets 22 East 38th Street New York 16, New York

Life Insurance, What It Means and How It Works film, free loan	Film, 27 minutes	Modern Talking Pictures 444 Mission Street San Francisco, Calif. YU 2-1712
Managing for Effective Living, Goodyear and Klohr	Chapter 9 deals with financial security	John Wiley and Sons, Inc. New York 1965
Measure of a Man film, free loan	A life insurance plan protects a man's family, home, and career. 27 minutes	Modern Talking Pictures 444 Mission St.
Moderns Make Money Behave - booklet free - class quantity	Contains cases and information.	Education Division, Institute of Life Insurance 277 Park Avenue New York, New York
Patterns for Protection filmstrip, with record	Deals with life and health insurance.	District office A.V.
Personal Finance, Britton, $4.50 paper	Selection on "Your Investments and Long Run Protection."	American Book Co. 300 Pike Street Cincinnati, Ohio 45202 1968
Policies for Protection booklet, free - class quantity	Information and workbook on the reasons for insurance and all forms of insurance.	Educational Division Institute of Life Insurance
Thresholds to Adult Living, Craig	Chapter 19 presents the various forms of insurance.	Chas. A. Bennett Co. 809 West Detweiller Dr. Peoria, Illinois 61614 Phone 691-4454 1969

Time and a Place to Grow, Film - free loan	Black and white: Presents life insurance.	Association Films
What's in Your Life Insurance Policy, booklet	An 18 page booklet - outlines the main terms and provisions found in "ordinary life insurance policies."	Institute of Life Insurance
Your Savings and Investment Dollar, booklet		Money Management Institute Household Finance Corp.
Your Social Security booklet		Social Security Administration No. OAS 1-35 Superintendent of Documents Washington, D.C. 20402
Your Health and Recreation Dollar	pp. 15-20 deals with health insurance	Money Management Institute

INVESTMENTS

COURSE GOAL: The learner will be able to evaluate the various types of investments. 10.0

BEHAVIORAL OBJECTIVES: The learner will be able to identify the various types of investments. 10.01

The learner will be able to state available sources of investment information. 10.02

MINI-UNIT

AREA: Investments

TOPIC: Various Types of Investments

TIME: 2 1/2 days

BEHAVIORAL OBJECTIVE: The learner will be able to identify the various types of investments. 10.01

PERFORMANCE OBJECTIVES:

The learner will define in writing the term investments.

The learner will list in writing three different types of investments.

Given a specific stage of the family life cycle, the learner will state in writing the best investment for that stage.

ACTIVITIES:

Assign areas of investment for written or oral reports. Some suggestions:

- Bonds
- Common Stock
- Preferred Stock
- Mutual funds
- Small businesses
- Utilities
- Real Estate

Tape interviews of representatives from the various types of investments.

Use a guest speaker on investments. Invite Mom or Dad for the class period.

Team teach or share activities with Civics teacher.

View any or all of the following films:

- Your Share of Tomorrow
- What Makes Us Tick
- Work of the Stock Exchange
- Of Mutual Interest

Discuss the statement - "Don't put all your eggs in one basket."

*Use resource list for guest speakers and teaching materials.

RESOURCES: Use Eyster Chapter 21 for discussion.

Wilson and Eyster, Consumer Economic Problems, Chapter 21.

Films:

Your Share of Tomorrow
Modern Talking Picture Service

What Makes Us Tick
Modern Talking Picture Service

Work of the Stock Exchange
Coronet Films

Of Mutual Interest
Investment Company Institute

MINI-UNIT

AREA:	Investments
TOPIC:	Sources of Investment Information
TIME:	1/2 day
BEHAVIORAL OBJECTIVE:	The learner will be able to state available sources of investment information. 10.02
PERFORMANCE OBJECTIVE:	The learner will state in writing two sources of investment information.
ACTIVITIES:	Students listen to a taped interview of a stockbroker or bank specialist. Use Dyster Chapter 21 for discussion. Students investigate available sources of investment information in the community through use of newspapers, telephone directory, or personal contact. Students investigate and report to class on investment clubs.
RESOURCES:	Wilson and Dyster, Consumer Economic Problems Chapter 21.

SUGGESTED RESOURCES

INVESTMENTS

The ABC's of Investing .10¢	A 31 page booklet.	H. K. Simon Company Pelham, N. Y.
Consumer Economic Problems Wilson and Lyster	Chapter 21 deals with the various types of investments and how to invest.	Southwestern Publishing Co. 5101 Madison Road Cincinnati, Ohio 45227 7th edition
Facts You Should Know About Securities .15¢	A 16 page booklet.	Better Business Bureau
Facts You Should Know About Securities Exchanges .15¢	A 16 page booklet.	Better Business Bureau
How to Buy Stocks	A 209 page book that tells what investment means, explains the types of stocks, regulating issues, government and municipal bonds, investing, how to read financial news, and the whys of investing.	Merrill Lynch, Pierce, Fenner & Smith, Inc. 70 Pine St. New York, N. Y. 10005
How to Invest	A 31 page booklet.	Merrill, Lynch, Pierce, Fenner & Smith, Inc.
Of Mutual Interest Investment Company Institute	14 min. color movie that explains how mutual funds operate and why this type of investment is a means of participating in the prosperity and growth of American industry.	Sterling Movies, Inc. 43 West 61 St. New York, N. Y. 10023
Your Share of Tomorrow 27 min. (free loan)	The role of investors in the New York Stock Exchange.	Modern Talking Picture 2400 W. 7th St. Los Angeles, Calif. DU7-7221

You and The Investment World, booklet	Describes how investing promotes economic growth, how stocks and bonds are bought and sold, the structure, history and function of the American Corporation.	New York Stock Exchange Manager School and College Relations 11 Wall St. New York, N. Y. 10005
Your Savings and Investment Dollar .15¢	A 41 page book that describes bank accounts, government savings bonds, credit unions, life insurance, etc. Also, describes how to investigate before investing.	Money Management Institue Household Finance Corp. Prudential Plaza Chicago, Ill. 60601
What Makes Us Tick 12 min. (free loan)	Animated cartoon showing the operation of the New York Stock Exchange and its role in the nation's economy.	Modern Talking Picture Service
Work of the Stock Exchange 16 min. (free loan)	The incorporation and listing of stock; the buying and selling of stock on the exchange floor.	Coronet Films, The Craig Corporation 3410 La Cienega Los Angeles, Calif. WE6-6171

EFFECTIVE CONSUMERISM

COURSE GOAL:

The learn will be able to analyze consumer information in order to become an effective consumer. 11.0

BEHAVIORAL OBJECTIVES:

The learner will be able to recognize factors that influence consumer behavior. 11.01

The learner will be able to develop effective shopping skills. 11.02

The learner will be able to recognize buying guide information for the merchandise. 11.03

The learner will be able to recognize buying guide requirements for services. 11.04

The learner will be able to recognize and control impulse buying. 11.05

The learner will be able to compare types of stores in order to find goods and services at the right prices, and to meet the shopper's needs. 11.06

The learner will be able to follow correct shopping etiquette. 11.07

The learner will be able to effectively communicate with the sales person. 11.08

The learner will be able to recognize his responsibility as a consumer - citizen. 11.09

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Factors that Influence Consumer Behavior

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to recognize factors that influence consumer behavior. 11.01

PERFORMANCE OBJECTIVE: The learner will list at least three psychological factors that influence consumer behavior.

ACTIVITIES: Use transparency on Psychological Factors, page 8 in Penney's Forum.

Discuss the psychological factors:

-Denial
-Displaced aggression
-Rationalization
-Culture Shock
-Over commitment

Have students consider the following questions.

-What kind of a person am I?

-What type of life do I lead?

-Where will I spend it - will it change?

-How important is it to live like my friends and neighbors?

-Do I have long term ambitions for which I will sacrifice short term spending?

-Am I a leader or a follower?

Examine the statement "I don't need to need it to need it."

Use 3M Transparencies 42-B, 42-G, and 42-T.

RESOURCES: Psychological Factors in Consumer Behavior, Penney's Forum, S/S 1971 pp. 6-9

How I See Myself and Consumer Behavior, Penney's Forum, S/S 1971 p. 4

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Developing Shopping Skills

TIME: 3 days

BEHAVIORAL OBJECTIVE: The learner will be able to develop effective shopping skills. 11.02

PERFORMANCE OBJECTIVE: The learner will list four brand names.

The learner will list at least 4 items required on a label.

Given a specific item, the learner will find the best value in a catalog.

Given a guarantee, the learner will evaluate its coverage in writing.

Given a shoe, the student will explain in writing the meaning of standard dimension.

The learner will identify in writing at least 4 seals of quality.

ACTIVITIES: Students bring in illustrations of brand names and compare with off brands.

Set up a display or bulletin board on brand name usage.

Have students bring in labels and hang tags. Discuss and evaluate the content.

Set up a bulletin board on labels.

View filmstrip, You, the Shopper, as an introduction to the unit, or as a review at the end.

Discuss planned purchases and the advantage of a shopping list.

Have students make a shopping list in relationship to a particular store or shopping center.

MINI-UNIT

ACTIVITIES: (Continued)

View filmstrip Learning from Labels

Examine the following yardsticks for measuring shopping satisfaction:

Time versus money

Quality

Mass-produced

Expendable

To-tell-the-truth (the item is either a necessity, would-like, or better-off-without)

Have students investigate service policies on appliances.

Have students shop and compare to find the best value by using a catalog, the newspaper ads, actual items, pictures, or a shopping experience. A form may be set up for evaluation.

Compare time, energy, and money required to shop. Must one be sacrificed for another?

Use 3M transparencies 42-D, 42-E, 42-H, 42-I, 42-J, 42-K, 42-O, 42-P, plus the No. 41 series.

Bring in warranties and guarantees; evaluate and discuss the content OR use the opaque or make a transparency of a warranty.

Use packet #12 page 2 - guarantees.

Bring in a contract - evaluate and discuss

Refer to mini-units on credit and When to Say No - packet 17, page 2

Discuss the six types of quality standards on page 19 in MMI Your Shopping Dollar. Bring in items that contain these quality standards.

CD-71

MINI-UNIT

ACTIVITIES: (Continued)

Make a bulletin board of seals. Refer to page 20 in MMI Your Shopping Dollar on seals.

RESOURCES: Your Shopping Dollar, MMI

3M Transparencies - 42 series

You, the Shopper - filmstrip, MMI

When to Say No - packet #17, page 2

Learning from Labels, color filmstrip, free

Law and the Consumer, Chapter 5

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Buying Guide Information

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to recognize buying guide information for the merchandise. 11.03

PERFORMANCE OBJECTIVE: Given three items, the learner will choose the most economical in view of form, size, and quantity.

Given a major appliance purchase, the learner will compute all additional costs and upkeep.

Given an item for purchase, the learner will list 5 facts needed for wise purchase.

ACTIVITIES: View transparencies 42-M, 42-N, 42-F.

Discuss form, size, and quantity in relation to cost.

Bring in examples of any item and compare form, size, and quantity.

Discuss how low cost substitutes may meet the needs. Example: an area rug instead of wall to wall carpeting.

Investigate examples of extra costs and upkeep: installation, delivery service. What is a service contract?

Discuss the "sale" sign - transparencies 42-M and 42-N.

Use AHEA Helps - Bargain Hunters - packet #13.

Working in small group have students list items that may cost less out of season. Example: food, vacations, clothing, garden tools.

Bring in merchandise for students to inspect for: who made it, materials used, what will it do, use and care, life expectancy, guaranteed a cost.

MINI-UNIT

ACTIVITIES: (Continued)

Use When to Say No, packet #17 pages 4-5.

Use the Department Store in the Classroom from Sears.

RESOURCES: Your Shopping Dollar, MMI, booklet

3M Transparencies

Local resource list for merchandise

AHEA Helps, Bargain Hunters - packet #13

When to Say No - packet #17 pages 4-5.

Department Store in the Classroom - Sears pamphlet

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Buying Guide for Service

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to recognize buying guide requirements for service. 11.04

PERFORMANCE OBJECTIVES: The learner will list, in writing, five services in each of the three service categories.

Given a service buying situation, the learner will write at least three questions to be asked.

When buying repair service, the learner will list, in writing, three guides for wise purchase.

ACTIVITIES: Have students list as many services that can be purchased as possible.

Have small groups investigate costs of these services.

Have students prepare a list of services and repairs needed at home at the present time. Estimate the costs of each.

Investigate with the telephone book, newspaper, or personally contact, as many sources of service as possible.

Categorize services according to personal, household, repair, professional, and financial.

Given two sources for a service, have students investigate and compare quality and price.

Have students prepare a list of questions that might be asked concerning the purchase of a service.

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Impulse Buying

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to recognize and control impulse buying. 11.05

PERFORMANCE OBJECTIVE: The learner will identify in writing three techniques that stimulate impulse buying.

Given a package, the learner will identify in writing at least three motives for buying it.

ACTIVITIES: Refer to the examples in "Impulse Buying, Does It Exist?" from Penney's Forum, Fall/Winter 1968, page 16.

Analyze when to buy
- -time of day, week, month
- -bargains
- -sales (clearance or booster)

Discuss objective and subjective factors in buying.

Objective--time and money
Subjective--attitudes, feelings, motivating forces and values.

Given situations, students compare the amount of money spent on a planned purchase and an impulse purchase. Explain the difference.

Bring in packaged products and/or cartons from products. Discuss the motives in packaging.

Student report on the book Hidden Persuaders by Vance Packard, pp. 90-96.

Discuss product placement in the store. Students may do research projects on this.

RESOURCES: "Impulse Buying, Does it Exist?" Penney's Forum Fall/Winter 1968 page 16

Packard, Hidden Persuaders, pp 90-96

MINI-UNIT

(Continued)

Refer to page 13 of Your Shopping Dollar MMI

Use Packet #12 page 1 When Considering Home Improvements.

RESOURCES:

Booklets:

MMI: Your Shopping Dollar page 13

MMI: Your Housing Dollar

MMI: Your Health and Recreation Dollar

MMI: Your Savings and Investment Dollar

Telephone directory

Newspapers

Magazines

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Compare Types of Stores

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to compare types of stores in order to find goods and services at the right prices and to meet the shoppers needs. 11.06

PERFORMANCE OBJECTIVE: Given a particular store type, the learner will describe, in writing, its selling form, and list two advantages and two disadvantages.

The learner will explain in writing how to make a complaint.

The learner will list in writing at least ten services a store may offer.

ACTIVITIES: Have students define unfamiliar terms.

List as many types of stores as possible. Describe and list advantages and disadvantages.

Working in small groups, one type of store assigned to each group, investigate the
- -type of merchandise
- -the operating policies
- -services

Student reports on buying incentives: trading stamps, premiums, coupons, samples, prizes.

Guest speaker from a store discussing where to take complaints, and unsatisfactory merchandise, (videotape if possible) and unfair demands.

Compare neighborhood stores to shopping centers to downtown stores.

Use AHEA Helps- This Little Piggy Went to Market packet #14.

Discuss "how to make a complaint"

MINI-UNIT

RESOURCES: (Continued)

MMI: Your Shopping Dollar, booklet

Refer to community resources for guest speaker

Telephone directory

Newspaper ads

AHEA Helps- This Little Piggy Went to Market packet #14

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Shopping Etiquette

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to follow correct shopping etiquette. 11.07

PERFORMANCE OBJECTIVE: Given a situation, the learner will identify in writing proper and improper shopping etiquette.

ACTIVITIES: Have students relate shopping experiences that concern etiquette. Discuss the situation.

Role play shopping situations. (Videotape for future referral).

Have students set up shopping experiments and actually have students carry them out. Report back and discuss.

Discuss shopping etiquette with:

- sales people
- business concerns
- merchandise
- other shoppers

RESOURCES: MMI, Your Shopping Dollar, pg. 30.

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Communicating with Salespersons

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to effectively communicate with the salesperson. 11.08

PERFORMANCE OBJECTIVE: Given a list of sales pitch terms, the learner will define them in writing.

Given a sales pitch situation, the learner will identify in writing all the sales pitch techniques and buying incentives in that situation.

ACTIVITIES: Use When to Say No, packet #17, all parts.

Relate personal experiences.

Tape interviews with persons who have had experience with the "hard sell".

Invite a salesman to class. The purpose could be to present a sales pitch or to present the qualities of a reputable salesperson or to present comparative sales techniques.

View the film The Owl Who Gave a Hoot.

View videotaped TV ads, identify the sales techniques in class.

Use packet #12, page 8 -"Buying from a Door-to-Door Salesman".

Use packet #12 page 9 -"Beware of the Franchise Gyp".

Use packet #12 page 11 -"It Pays for Itself".

RESOURCES: When to Say No - Packet #17.

The Owl Who Gave a Hoot, film, Modern Talking Pictures.

MMI booklet, Your Shopping Dollar.

MINI-UNIT

RESOURCES: (Continued)

Television and radio

Tape recorder

Harriet Robb, "The Market Place" Insights, pp. 34-35, Proceedings from Conference on Consumer Homemaking Education, 1970

Listening, from Penney's Forum, S/S 1970, pp. 10-11.

MINI-UNIT

AREA: Effective Consumerism

TOPIC: Consumer-Citizen Responsibility

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to recognize his responsibility as a consumer-citizen. 11.01

PERFORMANCE OBJECTIVE: The learner will write the names of his State and National legislators who represent him.

The learner will write a letter to one legislator concerning a consumer oriented bill before Congress.

ACTIVITIES: Student reports on the four Consumer Rights

Right to Choose — Right to be Informed
Right to Safety — Right to be Heard

Discuss "Every dollar you spend is a vote."

Develop a bulletin board called Consumers Vote Here.

Discuss how a teenager can prevent the selling of inferior products.

Research the community for sources of consumer interest of organizations and programs. What is their purpose?

Have students find the names of State and National legislators.

Have students investigate to find out what bills concerning the consumer are being presented to either State or National legislatures. Have students write letters to the legislator informing him of the students view.

Have students list several ways the consumer can exercise his responsibilities as a consumer-citizen.

Have student interview a supermarket manager on how he tries to protect the consumer.

MINI-UNIT

ACTIVITIES: (Continued)

Use AHEA Helps, The Consumer is King, packet #15.

RESOURCES: Consumer Responsibility, Penney's Forum, Fall/Winter 1968 page 21

MMI booklet, Your Shopping Dollar, pp. 33-34.

AHEA Helps, The Consumer is King - packet #15

SUGGESTED RESOURCES

EFFECTIVE CONSUMERISM

Buyer, Be Wary by Sidney Margoluis, 25¢	Pamphlet #382. Describes protective measures for consumers and offers suggestions for shopping.	Public Affairs Committee New York
Consumer Responsibility, Penney's Forum, Fall/ Winter 1968	Page 21 contains both the rights and corresponding responsibilities.	
Department Store in the Classroom, pamphlet	Includes concepts, generalizations and learning experiences related to consumer buying, as well as suggested teaching techniques.	Linda Barnhart Sears Roebuck & Co. 575 Fletcher Parkway El Cajon, Calif. 92020
Hidden Persuaders by Vance Packard, book	Deals with the hard sell.	Pocket Books, Inc. New York, New York
Home Management and Family Economics Consumers: Why? Why? How? $1.75 or $14.00 complete set	Transparencies that provide background for study of the rate consumers buy goods and services.	3M Company Visual Products Division 1968
How I See Myself and Consumer Behavior, Penney's Forum S/S 1971	Page 4	
The Exploited Generation filmstrip, two part sound	14 minute each. Includes discussion with teenagers and consumer education specialists concerning ways of helping teenagers become more responsible consumers.	Harcourt, Brace and Jovanovich

The Market Place, by Harriet Rabb [illegible] Insights Proceedings from Conference on Consumer Homemaking Education 1971	Pages 34-35. Deals with the hard sell, misleading techniques and deceptive advertising.	Bureau of Homemaking Education Department of Education Sacramento, California
The Owl Who Gave a Hoot film, free loan	15 minutes. Describes in an entertaining manner the problems of consumers in low income areas. Emphasizes the problem of door-to-door selling.	Modern Talking Pictures 1968
Watch Your Weights and Measures 50¢ booklet	34 pages	Council on Consumer Information Colorado State College Greeley, Colorado

ADVERTISING

COURSE GOAL:

The learner will be able to criticize advertisements as a guide for buying. 12.0

BEHAVIORAL OBJECTIVES:

The learner will be able to explain the role of advertising in society. 12.01

The learner will be able to identify sources of advertisements. 12.02

The learner will be able to recognize advertising appeal techniques. 12.03

The learner will be able to identify advertising propaganda techniques. 12.04

The learner will be able to recognize advertising promotional techniques. 12.05

The learner will be able to identify regulations on advertising. 12.06

The learner will be able to analyze advertisements. 12.07

MINI-UNIT

AREA: Advertising

TOPIC: Role of Advertising

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to explain the role of advertising in society. 12.01

PERFORMANCE OBJECTIVE: The learner will state in writing three roles of advertising in society.

ACTIVITIES: View 3M transparencies on the function and role of advertising 34- A, B, E, F, G, S.

Students discuss the following statements about advertising:
- is educational
- is communication
- leads to better merchandise at lower prices
- pays for most of our means of communication
- serves the public
- informs consumers about where to shop
- provides consumer help
- maintains high standards

Discuss "The Role of Advertising" Spring/Summer Forum 1971, pp. 6-7.

Refer to Eyster Chapter 24 for further discussion.

RESOURCES: Wilson and Eyster, Consumer Economic Problems, Chapter 24

Ratcliffe, Law and the Consumer, pg. 13.

Forum-Spring/Summer 1971, pp. 6-7.

3M Transparencies, No. 34

MINI-UNIT

AREA:	Advertising
TOPIC:	Source of Advertisements
TIME:	1/2 day
BEHAVIORAL OBJECTIVE:	The learner will be able to identify sources of advertisements. 12.02
PERFORMANCE OBJECTIVES:	The learner will define in writing the term media. The learner will name in writing all media used in advertising.
ACTIVITIES:	View Transparency 34-C, D Define and analyze media for advertisements. Assign students to watch a T. V. commercial. Find the same ad viewed on television in a magazine or newspaper. Write a comparison of T. V. commercials and magazine or newspaper ads as to which is more effective, most truthful, and most informative.
RESOURCES:	Television commercials Newspapers Magazines

MINI-UNIT

AREA: Advertising

TOPIC: Appeal Techniques

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to recognize advertising appeal techniques. 12.03

PERFORMANCE OBJECTIVES: The learner will list in writing the five appeals used by the advertising industry.

Given an assignment to find three advertisements in a magazine or newspaper, the learner will identify in writing the appeal used in each of the advertisements.

ACTIVITIES: Display a collection of advertisements and advertising slogans for students to:
- -identify products with the slogans
- -supply the advertising slogans for products

Analyze selected advertisements from the collection:
- -what is the purpose
- -what information does it give about the products or service
- -how does the seller attempt to persuade the consumer

View transparencies 34-H, I, J. K, L, M, N,O

Discuss with the class the five appeals used by advertising firms.

Have students list the five appeals.

Collect advertisements found in newspapers and magazines to illustrate the various appeal techniques. Students select one and describe to the class how the emotional appeal was used in the commercials and how it affected her.

Video tape T. V. ads that illustrate and identify the use of emotional appeals.

RESOURCES: Wilson and Eyster, Consumer Economic Problems, Chapter 24

Ratcliffe, Law and the Consumer, pp. 13-14.

3M Transparencies, No. 34

Newspapers

Magazines

Television commercials

MINI-UNIT

AREA: Advertising

TOPIC: Propaganda Techniques

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to identify advertising propaganda techniques. 12.04

PERFORMANCE OBJECTIVE: The learner, shown two T.V. advertisements, will identify in writing at least two propaganda techniques.

ACTIVITIES: Class discussion of propaganda techniques:
- -loaded words
- -emotionalism
- -distortion of fact
- -half-truths
- -side stepping
- -faulty cause and effect
- -hasty generalization
- -gross assumptions
- -false appeals to authorities

Use Packet #12, pg. 3, 4, 7

Divide the class into groups- each group pretend they are a manufacturer about to introduce a product such as furniture wax, men's after-shave lotion, tooth paste, etc. Each group write an ad incorporating propaganda techniques.

Students watch T. V. ads and bring to class examples of propaganda techniques used.

Students examine magazine advertisements to see if propaganda techniques are used.

View film Too Good To Be True

RESOURCES: Wilson and Eyster, Consumer Economic Problems, Chapter 24

Film- Too Good To Be True, Better Business Bureau

Be a Cautious Consumer, Packet #12, pg. 3,4,7

MINI-UNIT

AREA: Advertising

TOPIC: Promotional Techniques

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to recognize advertising promotional techniques. 12.05

PERFORMANCE OBJECTIVE: The learner will name, in writing, three promotional techniques.

ACTIVITIES: Discuss promotional techniques:
- -displays and demonstrations
- -contests and games
- -premiums and prizes
- -sales and discounts
- -trading stamps
- -packaging

Survey types of promotional devices used to sell products and services to the community:
- -identify their appeal to consumers
- -assess effectiveness of promotion
- -evaluate usefulness to consumer

Discuss pamphlet - Don't You Believe It

Students investigate and compare:
- -prices of products where stamps are offered and where they are not
- -prices of products in stores that give discounts with others that do not
- -products that can be obtained with trading stamps

RESOURCES: Pamphlet - Don't You Believe It, Pyramid Publications

MINI-UNIT

AREA: Advertising

TOPIC: Regulations on Advertising

TIME: 1/2 day

BEHAVIORAL OBJECTIVE: The learner will be able to identify regulations on advertising. 12.06

PERFORMANCE OBJECTIVE: The learner will name, in writing, two regulations on advertising.

ACTIVITIES: Discuss the two effective types of regulations on advertisements. Refer to Eyster, pg. 464.

View transparency 34-R

Discuss the statement "In the long run, the consumer's best defenses against misleading advertising are his wits and his courage to act." Refer to Law and the Consumer.

Examine issues of Consumer Reports and Consumer's Bulletin for accounts of actions taken by various government agencies to put an end to dishonest advertising practices. Prepare a report for the class describing the types of cases discussed.

Guest speaker from local merchants association, Chamber of Commerce, Better Business Bureau - discuss efforts to promote honesty in advertising.

RESOURCES: Wilson and Eyster, Consumer Economic Problems, Chapter 24

Ratcliffe, Law and the Consumer, pg. 25

3M Transparency, 34R

Consumer Reports

Consumer's Bulletin

MINI-UNIT

AREA: Advertising

TOPIC: Analyze Advertisements

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to analyze advertisements. 12.07

PERFORMANCE OBJECTIVE: Given a particular item, the learner will write a descriptive report on that item using Consumer Reports and compare, in writing, this description to the information given in a commercial or ad in order to determine the truths or untruths about advertising.

ACTIVITIES: Use AHEA Help Advertising Appeal, Packet #16

View transparencies 3M 34-Q, R, T

Discuss case studies in Law and the Consumer, pg. 19

Analyze advertisements according to questions in Law and the Consumer, Pg. 17.

Assign students to watch T. V. ads and collect newspaper or magazine ads on a selected item.

Have students list positive and negative aspects of the T. V. commercials or advertisements as to benefit for the consumer.

Students use Consumer Reports to write a description of the item and compare this description to the information given in the ads.

Students shop in a store for that item.

RESOURCES: Wilson and Eyster, Consumer Economic Problems, Chapter 24.

Ratcliffe, Law and the Consumer, pg. 17

3M Transparencies, #34

Advertising Appeal - Packet #16

SUGGESTED RESOURCES

ADVERTISING

Consumer Economic Problems Wilson and Eyster	Chapter 24 deals with the function, control, and use of advertising.	South-Western Publishing Co. 5101 Madison Road Cincinnati, Ohio 45227
Don't You Believe It J. F. Schlink and M. C. Phillips, 75¢	Explains how to avoid being trapped by the flood of false advertising, hidden cost premium deals, quack remedies and other frauds.	Pyramid Publications 444 Madison Ave. New York, N. Y. 10022
Forum Spring/Summer 1971	Questions and answers dealing with the role of advertising.	J. C. Penney Co., Inc.
The Hidden Pursuaders Vance Packard	Pocketbook edition, "Persuading Us as Consumers" pp. 8-154.	Pocket Books, Inc. New York, New York
Law and the Consumer Robert H. Ratcliffe	Pg. 13 deals with the influences of advertising on society.	Houghton-Mifflin Company 110 Tremont Street Boston, Massachusetts 02107
Too Good To Be True Film color, 20 min.	Story of bait advertising.	Better Business Bureau, Inc. 112 East 10th St. Kansas City, Mo. 66504
Waste Makers Vance Packard		David McKay Company New York, N. Y.

CONSUMER AIDS AND PROTECTION

COURSE GOAL:

The learner will be able to describe the private and governmental aids and protection for consumers. 13.0

BEHAVIORAL OBJECTIVES:

The learner will be able to describe the information available from private and business sources. 13.01

The learner will be able to describe the consumer protection provided by governmental agencies. 13.02

The learner will be able to describe the consumer protection provided by governmental laws. 13.03

MINI-UNIT

AREA: Consumer Aids and Protection

TOPIC: Private and Business Sources

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the information available from private and business sources. 13,01

PERFORMANCE OBJECTIVES: Given five food products bearing a seal or label, the learner will identify and explain, in writing, each seal or label.

The learner will state in writing five private sources of consumer protection.

ACTIVITIES: Have students report on the following topics:

Consumers' Research, Inc.
American Home Economics Association
American Dental Association
Legal Aid Society
Testing and Labeling of Consumer Protection
Better Business Bureaus

Have students prepare a list of products advertised in a current newspaper or magazine. Opposite each product, indicate whether a seal, label, certified test, or testimonial was used to give the standard of quality. Give the specific proof needed.

Have students each contact one local agency or association for consumer protection information.

Students make a list of food products and drugs bearing seals and labels. Identify each seal and label and investigate the origin of any unfamiliar ones.

Have students investigate the value of Consumer Reports and Consumer Bulletins to the consumer.

Invite a guest speaker from a community agency to discuss methods of consumer protection.

Set up a Consumer Information Center in the classroom. Evaluate the information for type of information - adequacy - objectivity - availability in the community.

RESOURCES: Collect newspaper and magazine articles related to consumer affairs.

Business Responsibility to the Consumer, Penneys' Forum, Fall Winter 1968 p. 18.

Eyster and Wilson, Consumer Economic Problems, Chapter 25.

MINI-UNIT

AREA: Consumer Aids and Protection

TOPIC: Governmental Agencies

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the consumer protection provided by governmental agencies. 13.02

PERFORMANCE OBJECTIVES: The learner will write a letter to a government agency requesting consumer protection information.

The learner will list at least five agencies as sources for consumer information.

ACTIVITIES: Have students investigate and list the existing local and state agencies protecting the consumer.

Student reports on consumer protection by:

National Bureau of Standards
USDA
Dept. of Health, Educ., and Welfare
Fed. Trade Commission
U. S. Dept. of Labor
U. S. Post office
Federal agencies (refer to pg. 496, Consumer Economic Problems)

State agencies

Office of Consumer Counsel
Consumer Fraud Section, Office of Attorney General
Legal Aid Society
Dept. of Consumer Affairs

Have students write a letter to one government agency for consumer protection information. Consult How to be a Wise Consumer for additional addresses.

Have students develop a list of protection facts provided by government agencies.

Collect newspaper and magazine articles relating to agency work for consumer protection.

RESOURCES: Eyster and Wilson, Consumer Economic Problems, Chapter 25.

Government agencies

How to be a Wise Consumer, book

MINI-UNIT

AREA: Consumer Aids and Protection

TOPIC: Governmental Laws

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to describe the consumer protection provided by governmental laws. 13.03

PERFORMANCE OBJECTIVE: The learner will identify and explain, in writing, at least two laws designed to protect the consumer.

ACTIVITIES: Have students investigate through letters or the library to find recent legislation to protect the consumer.

Have students prepare a list of existing laws and regulations designed to protect the consumer. (Refer to 483 in Cons. Econ. Prob.)

Have student go to any store and prepare a list of ten items sold under the fair-trade laws and ten items not sold under the fair trade laws. Go to a similar store and compare prices on the same articles. Explain the price differentials.

Refer to Chapter 1 in Law and The Consumer for case study.

Student investigation on the following laws:

Consumer Credit Protection Act
Small Loan Act
Consumer Fraud Act
Federal Trade Commission Act
Robinson-Patman Act
Retail Installment Sales Act
Fair-trade laws
Federal Food, Drug, and Cosmetic Act
Fair Packaging and Labeling Act
Textile Fiber Products Identification Act
Flammable Fabrics Act
Automobile Information Disclosure Act
Consumer Affairs Act

ACTIVITIES: (Continued)

Have students solve problem #4, page 501 in Consumer Economic Problems.

RESOURCES: Law and the Consumer, Chapter 1, booklet, Houghton-Mifflin Company

Eyster and Wilson, Consumer Economic Problems, Chapter 25

SUGGESTED RESOURCES

AIDS AND PROTECTION

Business Responsibility to the Consumer, Penney's Forum Fall/Winter 1968. p. 18	A short outline of the four rights and corresponding responsibilities.	J. C. Penney Company
Consumer Economic Problems Eyster and Wilson	Chapter 25	South-Western Publishing Co.
How to be a Wise Consumer paperback book		Oxford Book Co.
Law and the Consumer booklet	Chapter 1, case study	Houghton Mifflin Co. 110 Tremont St. Boston, Mass. 02107

LEGAL RELATIONS

COURSE GOAL: The learner will be able to recognize legal relations which provide for family rights and financial protection. 14.0

BEHAVIORAL OBJECTIVES: The learner will be able to identify common legal problems of consumers. 14.01

The learner will be able to recognize legal consumer protection. 14.02

MINI-UNIT

AREA: Legal Relations

TOPIC: Legal Problems of Consumers

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to identify common legal problems of consumers. 14.01

PERFORMANCE OBJECTIVES: The learner will define in writing the term contract.

The learner will list in writing the five elements of a contract.

The learner will define in writing the term warranty.

The learner will name in writing one type of warranty and give an example of it.

ACTIVITIES: Discuss types of contracts. Discuss the five elements of a contract. Refer to Eyster, Chapter 26.

Use the opaque projector to show Common Legal Questions, pg. 504 and Legal Information, pg. 522.

Investigate types of warranties and remedies for breach of warranty. Refer to Eyster, Chapter 26.

Work problems to solve page 524 of Eyster.

Read case studies and discuss in Law and the Consumer, pages 42-90.

Bring a contract from home and analyze it according to the five elements of a contract.

Interview parents on problems dealing with contracts or warranties. Report the situation to the class.

Discuss receiving unsolicited goods by mail. Use Packet #12, pg. 12.

Students relate personal experiences of receiving unsolicited goods.

Students search through the newspapers for cases involving disputes over contracts. Tell the class the courts decision.

RESOURCES:

Wilson and Eyster, Consumer Economic Problems, Chapter 26.

Ratcliffe, Law and the Consumer, pages 42-90.

Be a Cautious Consumer, Packet #12, pg. 12.

Newspapers

MINI-UNIT

AREA: Legal Relations

TOPIC: Legal Consumer Protection

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to recognize legal consumer protection. 14.02

PERFORMANCE OBJECTIVE: The learner will identify in writing two forms of legal consumer protection discussed by the guest speaker.

ACTIVITIES: Take a field trip to Superior or Municipal Court.

Invite a guest speaker from the District Attorney's office. Refer to resource list for suggested topics. Possible video tape or combining of classes to hear speaker. Students make list of questions to ask speaker.

Invite a guest speaker from the Police Dept. Refer to resource list.

Refer to Youth and the Law for discussion on laws concerning youth:
- torts and contracts
- juvenile traffic court
- parents' liability

RESOURCES: Youth and the Law, San Diego County Bar Association

Guest speakers

SUGGESTED RESOURCES

LEGAL RELATIONS

Consumer Economic Problems Wilson and Eyster	Chapter 26 deals with common legal problems of consumers.	South-Western Publishing Co. 5101 Madison Road Cincinnati, Ohio 45227
How to Handle Your Legal Problems, Kenneth and Irene Donelson	Booklet deals with legal rights and duties in society.	Nelson Doubleday, Inc. Garden City, N. Y.
Law and the Consumer Robert H. Ratcliffe	Pages 42-90 involves case studies and problems dealing with legal problems of consumers.	Houghton-Mifflin Co. 110 Tremont Street Boston, Massachusetts 02107
Youth and the Law William M. McCarty	Booklet deals with laws affecting youth and where to go for help with personal problems.	San Diego County Bar Association

CONSUMERS' GUIDE

COURSE GOAL:

The learner will be able to evaluate and select consumer products. 15.0

BEHAVIORAL OBJECTIVES:

The learner will be able to evaluate and select food products according to quality, cost, appearance, and need. 15.01

The learner will be able to evaluate and select clothing according to quality, cost, appearance, and need. 15.02

The learner will be able to evaluate and select furniture according to quality, cost, appearance, function, and need. 15.03

The learner will be able to evaluate and select home furnishings according to quality, cost, appearance, function, and need. 15.04

The learner will be able to evaluate and select appliances according to quality, cost, appearance, function, and need. 15.05

The learner will be able to evaluate and select new or used cars according to quality, cost, appearance, performance, function, and need. 15.06

The learner will be able to evaluate and select toys according to quality, cost, appearance, and need. 15.07

MINI-UNIT

AREA: Consumers' Guide

TOPIC: Food Products

TIME: 5 days

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate and select food products according to quality, cost, appearance, and need. 15.01

PERFORMANCE OBJECTIVES:

Given a newspaper food ad, the learner will compare, in writing, the weight or size to cost and compute the cost per unit.

Given a food product, the learner will state in writing three criteria for judging quality.

Given a list of foods, the learner will state, in writing, what time of year the food would be the best buy.

Given a variety of food packaging labels, the learner will rank them, in writing, from best to poorest according to the labeling criteria discussed in class.

Given three food products, the learner will compare, in writing, the appearance to the cost and use of each.

Given $20, the learner will use newspaper ads and plan, in writing, one week of nutritionally balanced evening meals for two persons using the basic four.

The learner will compare, in writing, the time and energy of preparation, cost, and quality of a homemade, a convenience, and a prepared food product.

ACTIVITIES: Assign students to create a bulletin board display on guides of buying food products, new food products on the market, basic four, attractive way to prepare and serve food, etc.

Set up a Consumer Corner - class project. Refer to Your Food Dollar and How to be a Wise Consumer for class discussion or for assigning individual reports.

Make transparencies - for example, buying guides on food labels, inspection stamps, grades.

Use newspaper ads to study seasonal food prices, brand names, weight or sizes, grading, convenience and prepared foods, etc.

Use supplements 18-26.

Refer to AHEA Helps - Packet #19 and 20.

View filmstrips, Spending Your Food Dollar and The How and Why of Packaging.

View film, The Story of Packaging.

Shop and compare prices, selection and services in a supermarket, small neighborhood grocery store, a discount food store, a specialty shop, a delicatessen. Refer to Supplement #26.

Invite guest speakers - food buyers, food specialists, dietitians, etc.

List staples needed to set up a home. Shop by the paper and in stores for the prices of these staples.

Compare cost of home canning as to store-bought canned goods.

FOOD RESOURCES

CONSUMERS' GUIDE

Behind the Label film, free loan	13 1/2 min. color. In a supermarket. Combines humorous narrative with information on canned foods, labeling, and the canning industry.	National Canners Assoc. Modern Talking Picture Service 1212 Ave. of the Americas, New York, N. Y. 10036
Consumer Guide to Supermarket Shopping, Vons	Pamphlet deals with aids in shopping with discussion on meat, vegetables, and dairy products.	Seventeen Magazine
Experiences with Food Pollard	Textbook	Ginn and Company Boston, Mass.
Factors in Food	Pamphlet	USDA Consumer and Marketing Service Information Division 630 Sansame St. Rm. 207 San Francisco, Cal. 94111
Food	Pamphlet	National Canners Assoc. Impact Program 1133 20th St. N. W. Washington, D.C. 20036
Foods - Co-ed	Booklet covering in brief form the various aspects of buying food.	Co-ed/Forecast
Foods in Homemaking	Textbook	
Foods Selection	Pamphlet	Procter and Gamble Co. P. O. Box 599 Cincinnati, Ohio 45201

Food Shopping Sense	Pamphlet	Morton Salt Company San Francisco, Cal.
Generic Names for General Mills Food Products	A catalog listing product name, size of package and generic term for all products manufactured by the company.	The Betty Crocker Kitchens General Mills, Inc. 9200 Wayzata Blvd. Minneapolis, Minn. 55440
Guide to Modern Meals Shank and Fitch	Textbook	McGraw Hill Book Co. San Francisco, Cal.
How to Be A Wise Consumer $1.25, 1967	A basic guide for wise consumer buying of food. An adult-education text.	Oxford Book Co. Los Angeles, Cal.
Let's Pretend You're A Bride, booklet, 11 pages.	A lesson on planning meals, and buying food. Include a chart to plan a weeks meal, spending $15.	Education Department Lever Brothers Co. 390 Park Ave. N. Y. N. Y., 10022
Spending Your Food Dollar	An excellent guide to all areas of buying food.	Money Management Institute
The How and Why of Packaging, 35 mm filmstrip, free loan or $5 for sale	65 frames with narration guide characteristics of a good package, testing procedures in package selection and label information.	Audio-Visual Dep't. General Mills, Inc. 9200 Wayzata Blvd. Minn, Minn. 55440
The Story of Packaging film, free loan	15 min., 16 mm, color, sound. Tells the story of the packaging industry and its contribution to modern life.	Continental Can Co., Inc. c/o Association Films, Inc. 561 Hillgrove Ave. La Grange, Ill.
You and Your Food, by White, Ruth Bennett, 1966	Textbook	Prentice-Hall, Inc. Englewood Cliffs, N. J.

Your Food Dollar	**Booklet - a basic guide**	**Money Management Institute**
What Housewives Want to Know About Packages Booklet, 12 pages	Answers questions about how packages are tested, who decides what goes on labels, why so many sizes, and reasons for odd amounts.	General Foods Kitchens General Foods Corp. 250 North St. White Plains, N. Y. 10602

MINI-UNIT

AREA: Consumers' Guide

TOPIC: Clothing

TIME: 3 days

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate and select clothing according to quality, cost, appearance, and need. 15.02

PERFORMANCE OBJECTIVES:

Given a hang tag with only the generic name of the fiber, the learner will complete in writing all the information required by the Textile Fiber Products Identification Act.

Given two hang tags, the learner will compare in writing the useful information available on fabric finish, fabric construction, and care instructions.

The learner will name in writing one animal, vegetable, and man-made fiber and give general care instructions for each.

Given one clothing item, the learner will state in writing three criteria for judging quality.

Given three clothing items of the same type, the learner will be able to compare in writing the quality of workmanship according to the criteria discussed in class, to the cost.

Given $25.00, the learner will display on notebook paper a wardrobe of five completed outfits by choosing four separate pieces of clothing from the catalog stating cost per item.

ACTIVITIES: Students view filmstrips Understanding Today's Textiles and Care of Textiles.

Display garments with hang tags plus additional separate hang tags. Evaluate for useful information.

Reports on comparative shopping of a specific clothing item.

Examine cheap, medium, and expensively priced clothing items of the same style.

Discuss use of thrift stores-purchase an inexpensive garment, alter or fix it.

Use AHEA Helps Packet #18, Clothing Expresses You

Organize a bulletin board display of different types of fabrics and characteristics of each.

Teacher wear something poorly made or matched; then students do the same and see if they can identify these garments.

Plan a field trip to a professional dry cleaners.

Invite guest speakers-fashion coordinators, clothing specialists, fabric and clothing buyers, etc.

Refer to Your Clothing Dollar and How to Be a Wise Consumer for information and discussion.

Special reports could be given on selecting of all clothing for various family members.

View filmstrip Your Wardrobe and You

Class project-Set up a Consumer Corner

CLOTHING RESOURCES

CONSUMERS' GUIDE

A Shoppers Guide to Perm Press, 4 page leaflet	Describes the features of permanent press, what fabrics and clothing can use it, and gives specifics on what to look for.	Klopman Mills Inc. Div. Burlington Industries Inc. 715 W. 40th St. N. Y., N. Y. 10018
Care of Textiles	Filmstrip	J. C. Penney's
Clothing-Co-ed	Booklet covering all aspects of buying clothing	Co-ed/Forecast
Clothes for Teens Todd and Roberts	Textbooks	Raythean Educ. Co. Lexington, Mass.
Consumer Buying Guides	Series of pamphlets.	J. C. Penney's
Dress Well for Little Money	Pamphlet	Consumers Educ. Series 600 Madison Ave. N. Y., N. Y. 10022
Good Housekeeping Guide to Selection of Stretch Fabrics, 11 page pamphlet 10¢	Tells how to shop for stretch garments and stresses labels.	Good Housekeeping Bulletin Serv. 57th St. and Eighth Ave. N. Y., N. Y. 10019
Hidden Values Pamphlets	A series of pamphlets.	Sears, Roebuck and Co.
How to Be a Better Shopper	Outlines how to shop in a dep't. store and ways to judge quality standards.	Consumer Information Service, The Sperry and Hutchinson Co. 4242 W. 42nd Place Chicago, Illinois

How to Buy Shoes	Filmstrip	J. C. Penney's
How to Buy Sweaters	Filmstrip	J. C. Penney's
How to Select Fabric's for Garments, No. 42028 $3.50	Filmstrip with basic information about fabric selection plus 20 consumer guides.	J. C. Penney's
How to Select Young Underfashions	Hidden Values Series	Sears, Roebuck, and Co.
Selecting Fashions	Hidden Values Series	Sears, Roebuck, and Co.
The Do's and Don'ts of Bra and Girdle Buying wall chart	Includes a wall chart on fitting plus two booklets on "Sizing up Your Figure" and "Information Please"	The Lovable Co. 200 Madison Ave. N. Y., N. Y. 10016
Understanding Today's Textiles, No. 42069 $5.75 for unit	Filmstrip describes generic textile families and cartoons of textile families. Includes transparencies for labeling and finishes.	J. C. Penney's
What to Look for in Shoes	Booklet available free of charge in reasonable quantity	National Shoe Institute 50 Rockefeller Plaza N. Y., N. Y.
Your Clothing Dollar	Booklet may be used as a basic guide	Money Management Institute
Your Wardrobe and You	Filmstrip	Money Management Institute

MINI-UNIT

AREA: Consumers' Guide

TOPIC: Furniture

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate and select furniture according to quality, cost, appearance, function, and need. 15.03

PERFORMANCE OBJECTIVES:

Given a wood sample, the learner will identify in writing the type of wood.

Given a plain piece of paper, the learner will sketch and describe in writing the veneer process.

Given a drawer, the learner will compare in writing the quality of workmanship to the cost according to the criteria discussed in class.

Given a piece of furniture, the learner will identify in writing the type of joint construction.

Given three upholstery fabric samples, the learner will compare in writing the quality characteristics of each sample and rank them from the best to the poorest according to the criteria discussed in class.

Given a check list for judging quality of upholstered furniture, the learner will evaluate in writing an upholstered piece of furniture.

The learner will identify in writing two soil/stain resistant finishes.

The learner will state in writing two types of dual purpose furniture.

ACTIVITIES: Take a field trip to a department store and a furniture store. If possible, compare high quality to low quality furniture.

Use Sears pamphlet, How to Select Furniture. Refer to the pamphlet for making tranparencies of furniture construction.

Students examine wood and upholstery samples. Discuss construction and quality.

Students visit furniture stores and ask for pamphlets and booklets about furniture.

Set up Consumer Corner in furniture. Class project.

For discussion, refer to Your Home Furnishings Dollar and How to Be a Wise Consumer.

View slides Fine Hardwood Makes Fine Furniture.

Investigate and report to the class on laws and regulations applying to upholstering.

FURNITURE RESOURCES

CONSUMERS' GUIDE

Drexel Furniture set of 7 pamphlets .50, 20 pages each	Introduces modern and traditional furniture. Explains the details of beautiful and sturdy construction.	Drexel Furniture Co. Drexel, N. C. 28619
Fine Hardwoods Make Fine Furniture 34 slides and script, free loan	The kit contains the slides, script booklet and samples of hardwood. Plus a folder "Your Home" and a booklet "Ten Most Asked Questions About Fine Cabinet Woods."	Fine Hardwoods Assn. 666 Lake Shore Dr. Chicago, Ill. 60611
Fine Hardwoods Selectorama book, $1.20, samples $7.50	60-page book that charts the physical properties of hardwoods and tells how modern technology can change them. Offers a selection guide and definitions of terms. Twenty samples of rare wood; 8 x 10 also available.	Fine Hardwoods Assn. 666 Lake Shore Dr. Chicago, Ill. 60611
Furniture Information set of three booklets .25	Booklets titled, "Let's Talk About Furniture Styling" "Let's Talk About Furniture Quality and Construction" and "Let's Talk About Upholstery Fabrics"	Consumer Educ. Div. Kroehler Manuf. Co. Naperville, Ill.
Home Furnishings Better Buymanship Series	Booklet	Co-Ed/Forecast
How to Select Furniture booklet	Hidden Value Series	Sears, Roebuck, and Co.
The Careful Act of Buying Furniture	Booklet	Local Better Business Bureau
What Every Girl Should Know About Furniture Buying pamphlet	Shows how to look for quality-drawers, doors, upholstery.	Broyhill Furniture Factories, Lenoir N. C. 28645

What's Good Furniture	Pamphlet	Consumer Educ. Series 600 Madison Ave. N. Y., N. Y. 10022
Your Home Furnishings Dollar	Booklet - use as a basic guide.	Money Management Institute

MINI-UNIT

AREA: Consumers' Guide

TOPIC: Home Furnishings

TIME: 5 days

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate and select home furnishings according to quality, cost, appearance, function, and need. 15.04

PERFORMANCE OBJECTIVES:

Given three home furnishings items in the same category, the learner will compare in writing the appearance to the cost and use of each.

Given a check list for judging quality of a specific home furnishings item, the learner will evaluate in writing one item.

Given three home furnishing items in the same category from the catalog, the learner will identify in writing the function, and the advantages and disadvantages of each item.

Given $200, a 9 x 12 bedroom with only a bed and dresser, the learner will select from the catalog home furnishings items stating page number and cost per item to furnish the room.

ACTIVITIES:

Take a field trip to a department store.

Teacher demonstrations with sample items making use of student work sheets and/or fact sheets.

View any or all of the following filmstrips: Fashions in Dining, Your Space Age Kitchen, Let's Decorate the Bathroom, Window Treatment.

Refer to Your Home Furnishings Dollar and Home Furnishings for discussion.

Provide buying guide information through transparencies.

Set up Consumer Corner-class project.

Student do written reports following a specific outline provided by the teacher. Extra credit-give report orally.

Role playing salesperson and the consumer.

Use of samples of rugs, paper, tile, etc. to compare cost and quality.

Home Project-
Study and utilize inexpensive ways of furnishing and decorating your home:
- -Decoupage
- -Refinish old furniture
- -Visit a thrift or secondhand store and find usable furniture.
- -Refinish picture frame

HOME FURNISHINGS RESOURCES

CONSUMERS' GUIDE

GENERAL HOME FURNISHING

Budgeting and Care of Home Furnishings	Filmstrip and pamphlet	Home Furnishings Council P. O. Box 262 Flossmoor, Ill. 60422
Buymanship of Home Furnishing	Filmstrip and pamphlet	Home Furnishings Council P. O. Box 262 Flossmoor, Ill. 60422
Home Furnishings	Presents all areas of home furnishings in brief concise form.	Co-Ed/Forecast Books
How to Furnish A First Home, kit $3.25	No. 42004	J. C. Penney Co.
The Home and It's Furnishings, by Ruth Morton	Textbook	Webster Division McGraw Hill Book Co. San Francisco, Cal.
Your Home Furnishings Dollar	Deals with all aspects of home furnishings. Can be used as a basic guide.	Money Management Institute

DINING FURNISHINGS

Beautiful Tables booklet	How to pick sterling china and crystal for an all together look. Considers workmanship, usability, and shape.	Gorham Corp. 333 Adelarde Ave. Providence, R. I.
Fashions in Dining filmstrip	Filmstrip and booklet	Sears, Roebuck, and Co.

Four Tests for Finest China, free in small quantity, $2/100	Booklet	Pickard, Inc. Box 309 Antioch, Ill. 60602
Glassware Today	Filmstrip	Glassware Institute of America
How to Choose and Use Your Silver, booklet	A 17 page booklet illustrating table setting ideas and accessory pieces available in silver.	Jewelry Industry Council 608 5th Ave. N. Y., N. Y. 10020
How to Choose of Fine China, booklet, free single copy 10¢ in quantity	Also includes "Uses and Cares of China" plus a 25 min. movie on free loan called "The Doctor Ordered Clay"	The Royal Worcester Porcelain Co., Inc. Sales Dep't. 11 East 26th St. N. Y., N. Y. 10010
The Crystal Touch filmstrip, free to teacher	Teachers manual plus 25 copies of Crystal Notes.	Fostoria Glass Co. Advertising Dep't. First St. Moundsville, West Va.
The Sterling Way	Filmstrip	Sterling Silversmiths of America, 551 5th Ave. N. Y., N. Y.
What Goes with What	Filmstrip	The Gorham Co.
What You Should Know About Salad Bowls	Compares wood, pottery, china, melamine, glass, and stainless steel bowls and there properties.	Wish-Bone, The Lipton Kitchens, Thomas J. Lipton, Inc. 800 Sylvan Ave. Englewood Cliffs, N. J. 07632
Your Sterling-Start to Finish	Filmstrip	Towle Silversmiths Caravel Films, Inc. N. Y., N. Y.

FLOOR AND WALL COVERINGS

Advice About Floors booklet	20 page booklet of buying hints and specifications about floors.	Congoleum-Nairn, Inc. 95 Belgrave Dr. Kearney, N. J. 07032
Answers to Questions About du Pont 501 pamphlet	Explains why carpet prices vary and describes the quality tests.	Carpet Marketing E. I. du Pont de Nemours and Co., Inc. Wilmington, Del.
Buying Carpets 18 page booklet, 10¢	Tells how to recognize a good carpet. Discusses the merits and demerits of today's carpet fibers.	Good Housekeeping Bulletin Service, 57th St. at 8th Ave., N. Y., N. Y. 10019
Cushion Your Floors pamphlet	Decribes a vinyl floor covering with foam backing, includes a 3 x 5 sample	Consumer Service Dep't Congoleum-Nairn, Inc. 95 Belgrave Dr. Kearney, N. J. 07032
How to Choose Your Carpet with Confidence 18 page booklet	Discusses color, weaves, fibers, performance, and price. Discusses size of rugs and carpets to use according to room size.	Carole Winslow, Gulistan Decorator A & M Karagheusian, Inc. 295 Fifth Ave. N. Y., N. Y. 10016
How to Select Floor Coverings	Booklet	Sears, Roebuck, and Co.
How to Select Paint and Wall Coverings	Booklet	Sears, Roebuck and Co.
Know Your Nylon Carpet 10 page booklet	Warns that carpet making and dyeing characteristics of different nylons vary greatly.	Textiles Division Monsanto Co. 350 Fifth Ave. N. Y., N. Y. 10001

Lets Decorate the Bathroom	Filmstrip and booklet	Sears, Roebuck, and Co.
What You Should Know About Blankets, pamphlet, 5 pages	Give facts about blankets of wool, creslan, acrilan, and acrylic fibers and blends. Describes various ways of finishing blanket ends and advises how to save money.	Faribault Woolen Mill Co. Faribault, Minn.
KITCHEN FURNISHINGS		
All About Knives filmstrip, 62 frames 3.00 kit	Discusses a variety of knives as well as the electric knife. Kit includes 50 copies of the folder.	Educational Dep't. Ekco Housewares Co. 9234 West Belmont Ave. Franklin Park, Ill. 60131
Flint Stainless Steel Cookware, pamphlet	Illustrates how the radiant heat core works.	Educational Dep't Ekco Housewares Co. 9234 West Belmont Ave. Franklin Park, Ill. 60131
Focus on Cookware	Filmstrip	Committee of Stainless Steel Producers American Iron and Steel Institute, 633 3rd Ave. N. Y., N. Y. 10017
Guides on Aluminum Cookware, 12 p. booklet	Guidelines for buying aluminum cookware. Includes terminology.	The Enterprise Aluminum Co. Massillon, Ohio
Metal Cookware and Bakeware, booklet	A buying guide that compares all the materials used in cookware and bakeware.	Metal Cookware Manuf. Assm. P.O. Box 1136 La Grange Park, Ill. 60525

Teflon in the Kitchen	Filmstrip	E.I. du Pont Nemours and Company, Inc. Products Information Service, Public Relations Dep't. Wilmington, Del.
Utensils for Better Cooking	Filmstrip	Aluminun Utensil Committee, The Aluminum Assn. 420 Lexington Ave. N. Y., N. Y. 10017
Your Space Age Kitchen	Filmstrip and booklet	Sears, Roebuck, and Co.
Plan-a-Room Guide for Selecting Carpets	Helps a homemaker decide on wall-to-wall carpet, area rug, or room size rug according to room size and use. Discusses Creslan as a fiber.	Fibers Division, American Cyanamid, 111 West 40th St., N. Y., N. Y. 10036
Rugs and Carpeting	Discusses the importance of fiber used, how much of it is used, how it is built into the fabric and whether the carpet is well made.	Local Better Business Bureau
When Shopping for Carpets, booklet	Discusses craftsmanship, how to select color quality, cleanability, mothproofing, and price.	Wool Carpets of America 360 Lexington Ave. N, Y., N. Y. 10017
HOUSEHOLD TEXTILES		
Before You Buy--- What You Should Know About Upholstery Fabrics booklet, 28 pages	Describes Antron nylon flat and pile fabrics. Summarizes types of fabric, patterns, and colors suitable for various furniture styles. Tells how to check nylon upholstery for quality and comfort.	Textile Fibers Dep't. E. I. du Pont de Nemours and Co., Inc. Wilmington, Del. 19798
How to Buy Sheets and Pillow Cases, filmstrip	Filmstrip with chart, labels, hangtags, teaching guide and 20 printed buying guides.	J. C. Penney's Co.
How to Select Windows and Window Treatment	Filmstrip and booklet	Sears, Roebuck, and Co.

Look Before You Sleep

Charts mattress sizes and describes merits in super size mattresses. Compares inner-spring, foam latex, and urethane foam.

The Englander Co. Inc.
1720 Merchandise Mart
Chicago, Ill. 60606

MINI-UNIT

AREA: Consumers' Guide

TOPIC: Appliances

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate and select appliances according to quality, cost, appearance, function, and need. 15.05

PERFORMANCE OBJECTIVES: Given a specific major appliance in the catalog, the learner will compare in writing the features to the cost of a top, middle, and bottom of the line appliance.

Given three small appliances in the same category, the learner will compare in writing the function and appearance to the cost.

Given a specific small appliance, the learner will list in writing five questions they would ask the salesperson in order to purchase the appliance.

The learner will state in writing seven guides in buying home appliances.

ACTIVITIES: Guest speaker from SDG & E.

Set up a Consumer Corner-class project.

For discussion refer to Hidden Values Series, Major Home Appliances, Your Equipment Dollar, Home Furnishings, How to Be a Wise Consumer.

Students describe features of small appliances orally to class.

Involve student demonstrations on the use of equipment including information on cost, guarantee, ease in handling, voltage, time saved, special features, etc.

Use Changing Times, Consumer's Report and Consumer Bulletin to evaluate purchasing household appliances.

Students use a check list for selecting a major home appliance and evaluate appliances in the department or at a local store.

Students investigate the cost of essential and desirable appliances for the home.

Compare the cost of appliances (top, middle, and bottom of the line) from a variety of sources:

- department store
- public utility company
- appliance store
- mail order house
- home show in the city

View filmstrips-Focus on Small appliances and Convenience is the Modern Way.

View film, Car-a-Van

APPLIANCE RESOURCES

CONSUMERS' GUIDE

A Guide to Buying Information on Home Appliances pamphlet	Offers information about certification programs and standards for safe and efficient appliances.	Assn. of Home Appliance Manuf. 20 N. Wacker Dr. Chicago, Ill. 60606
Appliance Design Certification Program pamphlet	It answers questions pertaining to standards, design changes, symbols and testing programs.	Gas Appliance Manuf. Assn. 60 E. 42nd St. N. Y., N. Y. 10017
Automatic Clothes Dryer Tip Sheet, single copy free, additional copies 4¢	22 pages-getting the most of the automatic dryer.	Assn. of Home Appliance Manuf. 20 N. Wacker Dr. Chicago, Ill. 60606
Better Teaching for Better Living, pamphlet	Points out what to look for when buying small appliances.	Houseware Div. General Electric Co. 1285 Boston Ave. Bridgeport, Conn. 06602
Buying Appliances	Pamphlet	Consumer Educ. Series 600 Madison Ave. N. Y., N. Y. 10022
Car-a-Van, film	Musical buying guide using the interview system of poor and good situations. #3912	Modern Talking Pictures 1145 N. McCadden Place Los Angeles, Cal. 90038
Choosing and Using Your Automatic Dishwasher 10¢ each	A guide to purchasing, use and care of a dishwasher.	Assn. of Home Appliance Manuf. 20 N. Wacker Dr. Chicago, Ill. 60606
Comprehending Blending film, 14 min.	The role of a blender in food preparation.	Hamilton Beach, Classroom Service Dep't. Modern Talking Pictures 1212 Avenue of the Americas, N. Y., N. Y. 10036

Convenience is the Modern Way, filmstrip, 60 frames	Tells how to shop carefully for major appliances.	Consumer Information Div., Sears, Roebuck, and Co. 3301 W. Arthington St., Chicago, Ill. 60607
Facts About Gas Heaters pamphlet	Describes design changes, size to buy, economics, standards, and how it works.	Gas Appliance Manuf. Assn. 60 East 42nd St. N. Y., N. Y. 10017
Facts You Should Know About Auto-Dishwasher pamphlet	Standards for determining efficiency, capacity and features.	Philco-Ford Corp. Philadelphia, Pa. 19134
Facts You Should Know About Electronic Cooking pamphlet	Answers questions about cooking and use of the electronic range.	Consumers Institute General Electric Co. Appliance Park, Louisville Ky. 40225
Focus on Small Appliances filmstrip	Filmstrip	Committee of Stainless Producers, American Iron & Steel Institute 633 3rd Ave. N. Y., N. Y. 10017
Food Waste Disposers pamphlet	Answers questions on buying, use, and care.	Waste King Universal Los Angeles, Calif. 90058
Gas Clothes Dryer	Fact sheet on features.	Gas Appliance Manuf. Assn. 60 East 42nd St. N. Y., N. Y. 10017
Gas Range Developments	Fact sheet on features.	Gas Appliance Manuf. Assn. 60 East 42nd St. N. Y., N. Y. 10017

General Considerations to Keep in Mind When Purchasing Small Electrical Appliances pamphlet	Outlines, light basic rules dealing with buying guides.	Hamilton Beach Div. Scovill Manuf. Co. Racine, Wisconsin
Gloria Wright Speaks to Young Homemakers, booklet 23 pages	A guide for selecting housewares for cooking and entertaining. Lists essentials and extras.	American Iron & Steel Institute, 150 E. 42nd St., N. Y., N. Y. 10017
Home Appliances, pamphlet	How to do comparative shopping using magazine ads and manufacturers information.	Local Better Business Bureau
Household and Equipment Series, set of 7 for $1.50	A series of pamphlets on choosing and using major appliances.	Farm and Home Advisor 2610 "M" St. Bakersfield, Cal.
How to Select Major Home Appliances, booklet	Hidden Value Series	Sears, Roebuck, and Co.
How to Select the Right Water Heater, pamphlet	A guide for determining the right size.	Consumers Products Div. A. O. Smith Corp. Kankakee, Ill.
How to Shop for a Gas Grill pamphlet	Discusses several buying points.	Gas Appliance Manuf. Assn. 60 East 42nd St. N. Y., N. Y. 10017
Know Your Sensi-Temp pamphlet	Discusses how it is used and what it is.	Range Dep't., General Electric Co., Appliance Park, Louisville, Ky. 40225
Let's be Realistic and Fair About Appliance Servicing pamphlet	Discusses cost, warranty, and responsibility in appliance servicing.	Assn. of Home Appliance Manuf. 20 N. Wacker Dr. Chicago, Ill. 60606

P-7 Oven Magic film, 10 min.	Demonstrate how a P-7 oven works.	Sterling Movies, Inc. 43 W. 61 St. N. Y., N. Y. 10023
Room Air Conditioners pamphlet	Describes buying guides.	Local Better Business Bureau
Scientific Teaching Aids About Gas, $1.25 per package	Package containing booklet, teachers guide, wall chart, and 36 student folders explaining the principles of the appliances.	Range Dep't., General Electric Co., Appliance Park, Louisville, Ky. 40225
The Brides Guide to Home Laundry, booklet, 15 pages	Basic information on how to buy laundry appliances and use.	Home Laundry Center The Maytag Co. Newton, Iowa 50208
The Buyers Guide to Home Laundry Equipment 14 page booklet	Describes laundry appliance available, features, installation, and basic purchasing guides.	General Electric, Home Laundry Dep't. Appliance Park Louisville, Ky. 40225
The Counter that Cooks 20 page booklet	Describes the heating process of the Pyroceram cooktop.	Corning Glass Wocks Box 1212 Corning, N. Y. 14830
Time Saving-Money Saving Advice, pamphlet	Does and don'ts for appliance owners regarding repairs.	Assoc. of Home Appliance Manuf. 20 N. Wacker Dr. Chicago, Ill. 60606
Your Equipment Dollar booklet	Covers the purchasing guides for all types of appliances.	Money Management Institute

MINI-UNIT

AREA: Consumers' Guide

TOPIC: New or Used Cars

TIME: 2 days

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate and select new or used cars according to quality, cost, appearance, performance, function, and need. 15.06

PERFORMANCE OBJECTIVES: The learner will list in writing two points each to observe about a used car on the car lot and on a test drive.

The learner will name in writing a qualified person to obtain for help in evaluating a used car.

Given a situation of a new car costing $3595, the learner will compute in writing the value of the car in three years.

Given a situation-one car dealer allows $1,000 trade in on a new car priced at $3,200 while another dealer allows $800 trade in on the same new car priced at $2,900, the learner will state in writing the better deal.

Given $500-700, the learner will visit three different car lots; choose one car from each car lot; evaluate and rank them according to the buying criteria discussed in class.

ACTIVITIES: Guest speaker-car dealer-Topic suggestions-What to look for in buying a new or used car? What is meant by the blue book price?

Team teaching approach with the auto mechanics teacher.

Video tape car advertisements to evaluate the automobile market.

Refer to Consumer Economic Problems Buying Guides for discussion on buying new or used cars.

Use Changing Times, Consumer's Report and Consumer Bulletin to evaluate purchasing of various types of cars.

Involve students in special projects such as demonstrations or special reports.

AUTOMOBILE RESOURCES

CONSUMERS' GUIDE

Buying and Servicing New and Used Car	Pamphlet	Local Better Business Bureau
Consumer Economic Problems Buying Guide, Eyster & Wilson, $1.00	Chapter 3 deals with purchasing guides for new and used cars.	South-Western Publ. Co. 5101 Madison Road Cincinnati, Ohio 45227
Know What to Look for When Buying A Used Car	Buying guidelines	Packet 12, p. 5
Purchasing and Maintaining an Automobile, by Verda Dee Wiemett, 25¢	Booklet	135 Western Avenue Albany, N. Y. 12203
Your Automobile Dollar		Money Management Institute

MINI-UNIT

AREA: Consumers' Guide

TOPIC: Toys

TIME: 1 day

BEHAVIORAL OBJECTIVE: The learner will be able to evaluate and select toys according to quality, cost, appearance, and need. 15.07

PERFORMANCE OBJECTIVES: The learner will state in writing seven buying guides to consider in selecting a toy.

Given a toy, the learner will evaluate in writing the toy according to safety, durability, and educational value.

ACTIVITIES: Discuss how to evaluate and select a toy. Use sample toys to demonstrate the evaluation criteria.

Discuss 'no cost' toys. Home project-'no cost' toy.

Use Supplement #27 for discussion.

RESOURCES: Guide to Play and Playthings, 10 page booklet, 25¢, Publ. by F.A.O. Schwartz Childrens' World, available from Parents Magazine, 52 Vanderbilt Ave., N. Y., N. Y. 10017

Parent's Guide, folder, Fisher-Price Toys, Inc., East Aurora, N. Y. 14052

GENERAL BUYING GUIDE RESOURCES

CONSUMERS' GUIDE

Bride's Consumer Guide Product Report, July 1971 $1.50, available presently on the market	Magazine of buying guides for several areas.	Consumer Guide P. O. Box 385 Evanston, Ill. 60204
Consumer Guide, pub. 9 times a year, $7.00 for 6 issues, $12.00 for 12 issues	Publication covers a variety of consumer topics. Published in Jan., Feb., Mar., June, July, Sept., Oct., Nov., and Dec.	Consumer Guide P. O. Box 385 Evanston, Ill. 60204
Consumer Buying Guide Reprints	Several reprints at nominal cost.	J. C. Penney's
Consumer Education Bibliography, .65	Sources for publications.	The Yonkers Public Library, U. S. Gov't. Printing Office, Wash. D. C.
Consumer Economic Problems, Buying Guides, Eyster & Wilson	Covers several consumer areas. Easy to use.	South-Western Publ. Co. 5101 Madison Road Cincinnati, Ohio 45227
How to Be a Wise Consumer $1.25, 1967	Paperback book covering several areas in well outlined form.	Oxford Book Co. Los Angeles, Cal.
The Consumers Guide to Better Buying, .50 Margoluis	Booklet	Pocket Books, Inc. N. Y., N. Y.

COMMUNITY RESOURCE LIST

The purpose of this part of the guide was to survey the community to ascertain what assistance various business establishments could give in teaching Consumer and Homemaking Education. Eighty-one letters, including a questionnaire (see attached) were sent out to reputable business places throughout Greater San Diego. There were 23 replies. These responses were compiled and a list attached stating what services each business could provide.

Suggested techniques to improve the experience with community resources:

1. Let students locate resource people. Given guidelines to follow, the students have an opportunity to make some decisions. The suggested names and places can then be screened by the teacher.

2. Clearly indicate to the resource person your objective.

3. Receive permission from school principals concerning the presence of resource persons on campus.

4. Send thank you notes following the visits.

5. Have students evaluate the speaker, field trip, or program as a part of their learning experience.

6. Keep a file card system of resources contacted.

Summary:

It was found that businesses which did respond were ready to offer whatever help they could. Some of them have materials available and some would be able to order material if given advance notice. The response to speakers being available to the classroom was very good. Past experience has shown that many businessmen feel that they are in a small way repaying the schools for the education they received themselves and are proud to show the measure of success they have attained. All teachers should feel free to approach businessmen for assistance in teaching consumer education.

SURVEY OF COMMUNITY RESOURCES

NAME OF FIRM: _____

ADDRESS: _____

NAME OF PERSON TO CONTACT: _____

PHONE NUMBER: _____

CAN FURNISH A SPEAKER FOR THE CLASSROOM: _____

WILL PERMIT A FIELD TRIP: _____

WILL LEND MERCHANDISE FOR CLASSROOM DEMONSTRATION: _____

TEACHING MATERIALS AVAILABLE: _____

_____

FILMSTRIPS: _____

MOVING PICTURES: _____

TEACHING KITS: _____

ANY OTHERS: _____

_____

THIS STORE COULD BEST SERVE:

_____ BONITA VISTA HIGH SCHOOL

_____ CASTLE PARK HIGH SCHOOL

_____ HILLTOP HIGH SCHOOL

_____ MAR VISTA HIGH SCHOOL

_____ MONTGOMERY HIGH SCHOOL

_____ SWEETWATER UNION HIGH SCHOOL

_____ CHULA VISTA HIGH SCHOOL

_____ ALL HIGH SCHOOLS IN THE DISTRICT

PLEASE RETURN THIS FORM TO THE VOCATIONAL EDUCATION DEPARTMENT OF THE SWEETWATER UNION HIGH SCHOOL DISTRICT, 1130 FIFTH AVENUE, CHULA VISTA, 92011.

6/25/71

NAME OF FIRM	PERSON TO CONTACT	SPEAKER	FIELD TRIP	LEND MERCHANDISE	TEACHING MATERIALS	SCHOOL
Fed Mart Corp. 8001 Othello St. San Diego, 92111	Michelle Carson 277-9500		X	X		All
J. C. Penney Company 591 Broadway Chula Vista	Mrs. Pat Sears 427-1050	possible	X	X	Forum, Fashion and Fabrics Filmstrips, and teaching units	All
Walker Scott Co. 204 The Mall San Diego	Mrs. Mary Boyd Ass't to Vice President- Personnel 583-3111 Ext. 243	X Miss Williams	X	X	Filmstrips: Sanforized Story Wool, The Wonder Fiber	All
Sears, Roebuck, and Company Chula Vista Store 555 Fifth Avenue	Linda Barnhart 447-2444 J.C. Ochoa-Chula Vista Manager 427-2100	X Jo Kuehner Linda Barnhart	X	possible	Hidden Value Booklets Fashion Forecast - free teaching kits Lecture - demonstrations Film: "Art is.."	All
V.J. Lloyd Furniture and Interior Design Studio 4275 El Cajon Blvd. San Diego 92105	Ed Chaimson 281-6661	X	X		Teaching Kit For Seniors: Career Information Directory, Greater San Diego Industry Education Council, #03 Creative Arts, #74 Retail Furniture Sales, #074 Interior Decoration	All

B.J. Lerner & Co. Incorporation 3434 Fourth Ave. San Diego, Calif. 92103	S.R. Stewart Manager 291-3324	X		X	Charts; mutual fund and insurance literature books; filmstrips, teaching kit on personal financing, investments, and life insurance	All
Public Schools Federal Credit Union 5555 Mildred St. San Diego	Hal Stephens	X			Series of Consumer Facts pamphlets, motion picture, "Using Money Wisely," and six filmstrips: Using Someone Else's Money; Making The Best Buy In Foods; Buying Clothings; When You Buy a Car; Buying a House; Guarantee, Warranties and Service.	All
Security Pacific National Bank 279 "F" St. Chula Vista	J.C. Weldon 422-0151					All
J. Jessops & Sons 1041 5th San Diego	Arthur Jessop 239-9311	X	X		Filmstrip and motion picture	All
Frito-Lay, Inc. 8151 Commercial St. La Mesa, Calif. 92041	Jim Morgan 466-3437	X	X	X	Training and Sales Filmstrip	All

Bob Burns 768 Third Ave. Chula Vista	H.M. Sandlin 422-2922	X	X		Available	All
Exclusive Cleaners 3740 Park Blvd. San Diego 920103	Mr. Warren 295-3156	X	X		N.I.D. Focus on Fabrics, N.I.D. Fabric Fashion Bulletins, Nat. Fair Claims Guide for Consumer Textile Products Filmstrips and films from N.I.D. N.I.D.= National Institute of Drycleaning	All
Golden State Fabrics 1517 Garnet San Diego 920109	Mellany Bolger or Robert Glassman 274-6323	X	X	X	Filmstrips on handcrafts, sewing, crafts, home decorations pamphlets	All
Yardage Town 1011 Plaza Blvd. National City	Mr. Rubin Recht Mrs. Lucy Goldman 477-3749	X	X	X	Teaching Kits - can be arranged	All
Jane's Fabrique 5500 Grossmont Center Drive La Mesa	Jane 463-6066	X	X		Butterick & Unique Transparency Kit Sewing hints pamphlets	All

Safeway Store Inc. 3904 Greton Street San Diego, Calif. 29110	Robert W. Murphy, Public Relations 223-6166 or 222-6814	X	X	X	Meat Charts Dairy Products Booklet	All
San Diego County Welfare 1006 W. 24th St. National City	Charles Liebig, District Chief 474-6361	X				All
San Diego Gas & Electric Company P.O. Box 1831 San Diego, Calif. 92112	Shirlee Smith 232-4252 Ext. 1111	X	X		Colored slides and lectures on any appliance (gas & electric)	All
Chula Vista Police Department 276 4th Ave. Chula Vista	W. J. Winters 427-3300 Ext. 301	X	X			Will serve Bonita Vista, Castle Park, Hilltop, Chula Vista
District Attorney South Bay Division 430 Davidson St. Chula Vista	Marge Stein Deputy D.A. 422-8376	X	X		Field trip to Superior or Municipal Court. D.A. can lecture on Criminal Law and Protection, Consumer Protec- tion, Juvenile Law as a Career.	All

District Attorney- South Bay Division 430 Davidson St. Chula Vista	(continued)				(continued) U.S. Constitution, etc. Will arrange seminar discussions and assist in staging mock trials.	
Social Security Administration 232 West Ash St. San Diego, Calif. 92101	Daniel J. Sorahan 293-5500	X			Motion picture and pamphlets	All
San Diego Convention and Visitors Bureau 225 Broadway San Diego, Calif. 92101	Bonnie Grace 232-3101			X	Slide sets containing 50 slides (full color) of the attractions of San Diego County and Baja California. These sets are loaned and come with a written narration.	All

INNOVATIVE MATERIALS

USE OF MAIL ORDER CATALOGS IN THE CLASSROOM.

Catalogs can help the teacher to individualize instruction in classes where there are both low-income and affluent-income levels, slow and fast learners. They can serve as resource material for an individual to make consumer choices.

Mail order catalogs can be of value to the ill person confined in her home, to the elderly who cannot shop around, to anyone when the weather is a handicap, to the consumer who does not have easily accessible transportation.

1. Using the catalog, plan a basic wardrobe for 1) first year in college, 2) first year on a job, 3) new baby, 4) businessman, 5) housewife.

2. Take an inventory of clothes you own and list items needed to complete your wardrobe. Estimate costs of new purchases.... check estimates against actual catalog prices ... set up a spending plan for buying things you need.

3. Ask students to set up a plan for furnishing a three room apartment on a low, medium, and high budget. Use the catalog for prices and illustrations of furniture.

4. Set up clothing requirements for a working girl in an office, boy working as a salesman in a department store, or a new baby. List only necessities, and estimate costs for each item. Suggest ways to save money on clothing purchases.

5. Shop in at least five places for one of the following items: TV, record player, typewriter. Report to the class on prices, features, guarantees, services, and treatment received in different stores. Include the mail order catalogs.

6. Find out what credit plans are offered by at least three different retailers including catalog order houses.

7. From a catalog or retail store get a credit application form. Fill it out as though you were applying for credit. Explain why creditors want the information requested on the form. What type of information would you want before selling merchandise on credit to a stranger?

8. In the catalog find at least ten items for sales that would require installation and servicing after you buy them. Tell some problems that could develop if a consumer bought a washer and dryer without finding out about installation and servicing.

9. In the catalog find several examples of guarantees. Explain what consumers need to know and do to make guarantees work in their best interests. On what types of purchases do you think guarantees are most important?

10. Use catalog for co-ed classes to find out how much it would cost to equip a kitchen.

11. When planning houses and studying furniture arrangement, use catalogs to obtain sizes of different pieces of furniture.

12. Look up items in catalog and compare prices with stores.

13. Find out what information is given in catalogs about fabrics, garments, and furniture.

14. Use pictures of toys from catalogs for studying selection of toys for children.

15. Compare the cost of unfinished furniture with finished furniture.

16. Study the good, better and best qualities of things, such as mattresses, carpeting, sheets, etc.

17. Use the catalog to get ideas in clothing for trimming, styling, and accessories for garments.

18. Look through the catalog to find out what general and specific information is available on fabrics. Explain how information can affect clothing prices.

19. Find general and specific information on sizes and measurements of ready to wear clothing. How can accurate measurements result in greater consumer satisfaction?

INNOVATIVE MATERIALS

USE OF NEWSPAPERS IN THE CLASSROOM

1. Use newspaper ads to plan menus for market order.

2. Use newspaper ads to study price range of homes, apartments, and mobile homes in different areas.

3. Compare prices of discount stores with other stores. Quality will need to be considered.

4. Compare prices of stores giving trading stamps with those that do not.

5. Use newspaper for buying seasonal foods and for stocking up on canned foods and other supplies when they are on sale.

6. Analyze ads:
   Why do stores give coupons?
   Circle the important facts in the ad.
   List characteristics that make the ad appeal to the consumer.
   Are there misleading statements?

7. From magazines or newspapers cut out five advertisements which are pleasing to look at. Underline the concrete information of facts given in each ad.

8. Compare six different advertisements of clothing in different price ranges with two from exclusive fashion magazines, two from newspapers and two from catalogs or mail brochures. Tell how they are the same, how they differ, what appeal is each using to tempt the buyer and what is emphasized in each ad.

9. A good shopper must know when the good sales occur so that she can plan ahead. She must also know where she can count on getting reliable bargains. She has to judge whether a sale offers any real savings.
   Analyze the different kinds of sales ads:
      Seasonal
      Clearance Sales
      Stimulation Sales
      Going Out of Business
      Imperfects, Irregulars, Seconds
      Traditional Sales

10. Gather cartoons which present a humorous side of economic and consumer issues. Use them for a bulletin board or make into transparencies to use in introducing new material to students.

11. Collect several articles on a specific topic such as credit legislation. Analyze each article as to author, source, slant or bias, authenticity, relationship to consumer and business.

12. Make a bulletin board of articles, ads, columns, and pictures related to a specific topic such as fall fashions or trends in home furnishings.

13. Use the newspaper to compare prices of apartments for rent and the cost of buying a home in different areas of the city.

14. Use newspapers to study beneficial and false advertising.

15. Use ads to study meat--cuts, grade, price comparisons.

16. Use ads to find out what jobs are available and discuss what a couple might be able to earn.

17. Teach how to use want ads in the newspaper. Learn what part of the paper ads are located.

18. Use house advertisements to study real estate. Make up a list of vocabulary words to become familiar with.

19. Use newspaper articles written by the home advisor to learn how to use commodity foods. This could lead to learning about the home advisor and the services they give to the homemaker.

20. Look for fiber content in clothing ads.

21. Use a city map and locate the different grocery stores and then discuss whether it would pay to go to buy up the sales advertised in the newspaper.

22. Save newspaper ads of particular foods and see what happens to seasonal food prices.

23. Use food ads to study sizes of cans and what foods come in the different sizes.

24. Use food ads to study brand names and quality of canned foods.

25. From the food ads learn about different laundry supplies and the vocabulary of the different products on the market.

26. Obtain three or four articles on a single topic such as inflation or consumer protection. Compare the articles and discuss ways in which they differ in outlook.

27. Organize a comprehensive card catalog of articles published on various topics related to consumer interests.

INNOVATIVE MATERIALS

TELEPHONE BOOK

1. Study the telephone book for the services it offers.

2. Use the telephone book to learn about telephone etiquette.

3. Use the yellow pages to find out about community services, such as churches, recreation facilities, consumer protection bureaus, libraries, police, fire department, county and city offices, and others.

4. Given a telephone book find out how to use the telephone book for shopping.

5. Using the yellow pages find out about loan companies, savings and loan companies, finance companies, and others.

6. Use the telephone book for buying information, such as:
   Who deals in a certain commodity or service?
   What is the address or telephone number of a recommended business firm?
   What firms carry a brand name product?
   Whom to call in an emergency?
   Is there a dealer in my neighborhood?

7. Teach students how to be able to use a telephone book to do shopping.

8. Use the telephone book to be able to locate consumer protection agencies such as the Better Business Bureau.

USE OF STAMP BOOKS IN THE CLASSROOM

1. Compare prices in stores that give stamps and those that don't.

2. Give stamp books to students in class. See what teenagers would buy in the stamp book. Are they useful or unuseful items?

3. Find out if you can buy articles cheaper than using the $3.00.

USE OF PLAY MONEY IN THE CLASSROOM

1. Using play money, give the student a budget amount for a young married couple. Student will show how we would spend it. Figure taxes, insurance, social security, etc.

2. Given $200 of play money, plan a basic wardrobe.